

**A novel of love and
the fight for economic justice
by Paul Thompson**



The Credit Union Lady

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by Paul Thompson

This book is a work of fiction. Names, characters, places, and incidents are either fictional or used fictitiously.

Dedicated to Evelyn,
my wife and best editor

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Book One - 1927

1 In the Alley

As Stumpy Peterson exited the speakeasy's side door into the alley, massive arms seized him and slammed him against the wall of the building. The small workman's balding head smacked painfully against the brick.

"Think you can sneak out of the plant without paying me, do you?" rumbled Bull Bukowski.

"Jeez, Bull, I can't pay. I really can't."

Bull seized Stumpy's right hand. The hand missing the little finger, lost in a shop accident. Bull tightened his grip.

"Oh, Christ, that hurts, Bull. Let me go. I'll find some way to pay you, if I have to rob a bank."

The pressure steadily increased. Stumpy yelled. There was a crack, and Stumpy sank to his knees, sobbing.

Bull released him. "You better go rob that bank." And lumbered away.

Stumpy returned to work on Monday with his right hand in a cast and a bandage on the back of his head. "I had an accident," he muttered curtly to inquiries. He worked clumsily at his metal lathe until the day shift foreman, big, blond Hank Schmidt, called him into his little office off the shop floor.

"Shut the door," Hank told Stumpy, motioning him to sit in the straight chair in front of Hank's ancient wood desk.

"All right," Hank said, "tell me what happened."

"Like I said, it was an accident."

"I don't believe you."

"Well, it was."

"Tell me about it."

"I — uh — fell going home from work. In the side alley by Northern Lights, where I cut across to Stevens Street."

"You managed to break your hand and hit the back of your head in the same fall?"

"Yeh."

"Somebody saw Bull coming out of that alley. And you came out afterward." Hank didn't add the humiliating fact that Stumpy had been wiping tears from his eyes. The foreman took a deep breath and turned in his chair to look at the wall calendar, with its picture of the Hauser Specialty Manufacturing Company plant, the company's slogan: "American Spirit, Swiss Craftsmanship," and the address: Brighton Falls, Wisconsin.

Business had boomed during the Great War. After the post-War slump, the company had rebounded. Work was starting on an addition to the shop, and new linoleum had been installed in the office wing.

Wages were rising — Stumpy now earned 80 cents an hour — but not enough for Stumpy to free himself from Bull's grasp.

Hank's silence focused Stumpy's mind on his troubles. Stumpy wanted very much to talk to Hank about Bull. But for crying out loud, Hank Schmidt already knew about Bull.

Everyone knew about him. He wasn't a particularly good workman, but he was useful for lifting heavy stuff, and you couldn't fire a guy for lending money. Nobody was forced to borrow from Bull. And even if Bull were fired, he'd still be expecting his money. Stumpy said nothing, and Schmidt moved on.

"Bull's overstepped this time. He's hurt you. He's costing us production. How much do you owe him?"

Stumpy sighed. "I don't know. It keeps going up all the time. The last time he said anything, it was a hundred and ten."

"Let me put it this way: How much have you borrowed from Bull, in total? Without all this extra interest he keeps tacking on?"

"Let me think — twenty."

"I can take care of Bull," Hank said slowly. "That solves YOUR problem — but it doesn't solve THE problem."

"THE problem?"

"What to do about all the other Bulls. Every shop has them. And if they don't, there's some loan shark down the street. You know how those small loan guys show up at our pay office every Friday to get their cut before the men get their packet. The trouble is, us working stiffs need an alternative — and there isn't any."

"The banks won't look at us unless we live on the West Side. The company can give us an advance on our pay, but they deduct the entire amount next pay packet, with high interest."

He turned back to Stumpy. "Let me think some more about it."

Stumpy left the office, feeling maybe, just maybe, something good might happen. He thought of the doctor, who had looked at him in sympathetic exasperation when he presented his broken hand. If Bull was taken care of, maybe he could pay something to the doctor. And the dentist. And bring the rent up to date.

Hank followed Peterson out of the office and walked slowly around the shop floor, pausing now and then to speak to one of the workmen on the machines.

He did not notice the August heat, the acrid tang of metal and lubricants, the whine and squeal of machine tools, the creaking of overhead cranes, the voices raised over the noise, the fluttering sparrow trying to find one of the opened clerestory windows of the two-story brick shop. He was thinking about Stumpy's dilemma.

The machinist made good money, but he had to feed a wife and six children, and he didn't seem to know much about handling money. He was easy prey for loan sharks, as were many of the other workers.

Hank's reverie ended when he came upon Bull loading a handcart with metal bars. He looked on silently until Bull turned.

"Yeah?"

"In my office." Hank turned around and Bull hulked after him. Hank was a big man but Bull was bigger, and it felt uncomfortable to have him walking behind, but Hank said nothing. They entered the office and Hank shut the door, then turned to face Bull.

"Yeah, boss?"

"You like working here, Bull?"

Bull glanced around, as if it were a trick question.

"Sure."

"Well, you've got a bad habit."

"What's that?"

"Lending money to men who can't afford you."

"What do you mean?"

"I mean, you stepped over the line, Bull, when you hurt Stumpy. I can't have that in my shop."

Bull glowered, finally nodded, and turned as if to go.

"And I can't have my people hounded for their money week after week."

"I loan it fair and square."

"No you don't. You're milking them for every dollar you can squeeze out of them. It's got to stop."

"And if I don't?"

"You're fired. And I'll blackball you with every shop around here."

Bull curled his pile-driver fists, and Hank half-expected to dodge a blow. But Bull was sharp enough to know that would ruin his chances of finding any work.

"And that's not all I need from you," Hank continued evenly and firmly. "All those men who borrowed from you. You let them repay the amount they actually borrowed — no interest, no add-ons — at fifty cents a week. And like I said, no more lending."

Bull smoldered, but finally nodded his heavy head.

One problem solved. But Bull was only a symptom, Hank knew, of the larger problem. Was there any answer to that?

Hank sighed. He had his own money problems. Not so pressing, but very real all the same. He pondered the talk he and his fifteen-year-old daughter, Nancy, had had the night before. He was already paying to send her and her three younger brothers to St. Teresa School. And now Nancy was talking about going to college.

"Sister Anne says I'd make a wonderful teacher. And I would, Papa. She's going to have me tutor this year."

Nancy stood impatiently in the middle of their small living room. Hank, seated in his favorite chair, kept his gaze on his book, volume L-M of the encyclopedia.

"I know you're smart, Nancy, and you'd make a good teacher. But we just don't have the money for something like that."

He set the book aside and unconsciously worked his thick fingers together, callused as they were and stained with shop dirt too deep ever to scrub out.

"You know, I never went to high school. I had to help on the farm. Now you're going to high school. That's a step up. Maybe one step is all we can do."

He got up from his chair and awkwardly put his arm around her shoulders. "And anyway, chances are you're going to get married and then you won't want to teach."

"Oh, Papa. I'm going to teach, one way or another."

"Maybe you will, Nancy. Maybe you will. But I don't know how."

2 Goddess of the Air

While Hank was delivering his ultimatum to Bull, his daughter was shepherding her three younger brothers, Bert, Bobby, and Harry, through the homemaking exhibits at the Jenson County Fair.

It was hot and not much fun being responsible for telling them no, they couldn't see the reptile lady or the sword-swallower. To compensate, she fingered the five-dollar bill in her skirt pocket — the hard-earned money that would buy her an airplane ride later.

She had never ridden in an airplane — the anticipation made her heart beat faster. At the same time, there was an edge of fear. She knew accidents happened — postal airplanes often crashed in bad weather. But this day was sunny, only a few clouds in the sky. Nothing could happen — could it?

"Look, your Mama got another blue ribbon," Harriet Smathers said, pointing to a pyramid of canned peaches.

That was Nancy's other compensation for taking her brothers, the company of her best friend from school. The girls were physical opposites. Nancy Schmidt was blonde like her father, just short of plump, and blue-eyed. Harriet was taller, darker, as skinny as a soda straw. But their minds worked alike, and they had bonded in elementary school, and neither could imagine life without the other.

"Oh, she's always getting blue ribbons," ten-year-old Bobby Schmidt said.

"It's harder than you think," Harriet Smathers said. "I've tried it."

Nancy laughed. "If I ever get married, my husband better get used to store-bought food."

"When do we see the airplane?" Bobby continued. The blond youngster was obsessed with hurtling over the earth at the highest speed possible — by sled, toboggan, Red Ryder wagon, and soapbox cart. Lindbergh was one of his heroes.

"Can't we go see the animals?" Bert complained. He was twelve, blond like his younger brother, already put-

ting on the weight and muscles that would make him a near duplicate of his father. He had spent much of his summer out on their Uncle's farm, and now, hair bleached almost white and with a ruddy face, he was making his mother's chickens his special responsibility.

"We'll get there," promised Nancy to both of them.

Sticking to the previous topic, Harriet murmured, "Speaking of husbands — potential, I mean . . ." and with a jerk of her head indicated the approach of a lanky, graceful boy of seventeen with curly black hair.

"Oh, Lord," breathed Nancy. "Well, he's not going to come over here." But as she spoke, it became evident he was ambling their way.

"Hey," he said.

"Hey," the girls said, and fell into awkward silence. The Schmidt boys looked from the girls to the young man, trying to figure out what was causing the sudden tension.

"Who are you?" asked the youngest brother, Harry. He was dark-haired, had just turned six, and was entering first grade that fall.

The newcomer squatted and smiled at Harry. "I'm Frank Steiger."

"Frank's quarterback of the football team," Bert explained to his brothers. "We gonna win conference this year, Frank?"

"Probably," Frank said, straightening.

I wish I knew how to flirt, thought Nancy. Should I flutter my eyelashes? Stick out my chest?

Frank was two grades ahead of Nancy and Harriet, and he would be graduating this coming school year. Frank didn't make things any easier by falling silent himself. In fact, if the girls hadn't been flustered, they might have noticed awkwardness on his part, as well.

"Your name is Nancy, right?" Frank Steiger said, and she nodded. He looked at Harriet. "I'm sorry, you're?"

"Harriet, Harriet Smathers." It was obvious to Harriet that Nancy was the main attraction. Well, that was one of the perils of being pals with Nancy. The good side was Nancy didn't seem to realize just how attractive she was.

Nonetheless, Harriet couldn't help asking sweetly, "How's Marilyn?" Frank flushed and looked down. Everyone in school knew that Marilyn Pertzborn was his girlfriend.

Marilyn, daughter of the Ford dealer, was popular in that sharp-elbow way some girls have. She associated with a small group of other pretty and popular girls, the cheerleaders and prom notables. A suitable consort for the most talented athlete at the school. The rumor had it they were engaged.

"Oh, she's okay." He looked around vaguely at the exhibits.

If Nancy couldn't flirt, she could at least be friendly.

"We're going over to see the animals," she said. "Want to join us?"

"Sure." Frank flashed another smile, and a warm breathlessness seized her. It lasted while they viewed the cows, the pigs, the chickens, ducks, rabbits, and the horses.

In the odoriferous horse building, they ran into Uncle Karl, their father's younger brother, who ran the family farm. He was tending one of his giant Percherons.

Karl was a big man, like his brother, with a blunt face and short-cropped blond hair.

"Have you seen the airplane?" Bobby asked.

Karl shook his head. "I don't hold much with machines," he said. "If God wanted us to fly, he'd give us wings."

"But He gave us wings," Bobby protested. "Just because we don't grow them . . ." Nancy cuffed him on the shoulder.

"Don't argue with Uncle Karl," she said.

"Ow! Okay. Sorry, Uncle Karl."

Karl boxed him good humoredly on the other shoulder.

"That's all right, Bobby. I don't hold much with tractors, either. Get yourself a good horse, and forget those airplanes."

But, of course, Bobby wasn't about to trade. They finally made their way to the grandstand facing a mowed field. The field featured an oval harness-racing track. The only obstruction was a low storage building on the right in front of a clump of trees.

A cluster of people waited at the margin of the field, next to a sandwich-board sign that proclaimed: Ride The Skies With Diana Darling — Goddess of the Air. A tall man in mechanic's coveralls was selling tickets, five dol-

lars a head, for fifteen-minute rides. At this point, the airplane was only a black, droning dot in the sky.

"Most pilots were in the War," Frank Steiger said with a trace of condescension. "I wonder where she learned to fly."

"I don't know, but I bet she's as good as a man," Nancy said with some warmth. "Papa told me that, years ago, before I was born, the fair had a woman who went up in a balloon and parachuted from a thousand feet. That took guts."

"I suppose," Frank conceded. "But I still don't think I'd want to go up in that thing."

"Because she's a woman?"

"No, because I get scared just riding the Ferris wheel," he grinned. And touched her shoulder.

Nancy's heart fluttered. "Well, I'm going."

"Where'd you get five dollars?" Bobby cried enviously.

"I've been earning it at the library on Saturdays, and saving it, while you've been spending every cent you get on jawbreakers and Tootsie Rolls."

"Oh, Nancy. Could you lend me five dollars? Please? Please?"

"You're too young. Papa and Mama would kill me if I let you go up."

"If I'm too young, you're too young!" Bobby declared with dog in the manger satisfaction.

"I am not. I asked Papa this morning. He said he wouldn't go up in a million years, but if it was that important to me, I could do it."

"Did Mama say it was okay?"

Nancy's face warmed and she refused to answer. Actually, Papa had said it was all right with him if Mama approved. But she had never asked her mother, knowing exactly what reaction she could expect.

Frank witnessed this interchange with amusement.

"Well, buddy, maybe we can shoot some ducks later."

The Curtiss-Jenny aircraft grew larger until its stacked twin wings were plain. It lazily circled the field and slid into a low approach to the oval of the trotting track.

The pilot cut the engine, and suddenly all that could be heard were the cries of distant barkers, the music of the merry-go-round, and the soft whistle of air past the wing struts and guy wires as the craft drifted down until

its wheels touched the grassy oval in the center of the track.

The Jenny bumped along lightly as if it might take off again, but finally the tailskid dug into the turf, and the craft halted. Painted in white letters along the flat, dun side of the fabric-covered fuselage was "Diana — Air Goddess."

At rest, the craft resembled a giant dragonfly. A slight figure boosted herself from the rear cockpit and dropped to the ground. She wore a leather helmet, goggles, brown shirt and riding breeches, and knee-high shiny boots.

The small crowd applauded, and Diana Darling (Nancy wondered if that was her real name) waved with a bright smile. She assisted a burly man from the front cockpit onto the lower wing to the ground. Diana slapped him good-humoredly on the shoulder as he handed her a helmet and goggles and made his slightly unsteady way back to the gate. She pulled off her own headgear and ran her hand through her reddish, pageboy hair. Nancy thought she was beautiful.

The ticket-taker nudged another rider forward. As Nancy bought her ticket, she asked: "How long before my turn?"

The mechanic pulled a pocket watch out. "The tickets are numbered. Come back in an hour, and I'll make sure you get your turn okay."

"Let's walk around the fair," Frank said. "That is, if you don't mind . . ."

"Of course not," Nancy smiled as winningly as she could, while Harriet rolled her eyes.

It was fun. Testing their strength with the sledgehammer, shooting ducks. Bobby won a small teddy bear. Looking at it with some embarrassment, he handed it to Nancy. "Here, you can have it."

By the time they returned to the trotting field, it seemed natural to have Frank with them, and Nancy's heart beat as much for him as for the approaching airplane ride.

Then, she was standing by the Jenny. Up close, Diana the Air Goddess did not look quite so pretty. Her face had a weathered look. "How old are you, kid?" she asked, as she helped Nancy up onto the lower wing, the Jenny yielding slightly under their weight.

"Fifteen."

"You sure you want to go up?"

"I'm sure."

"Well, okay. I've taken grandmothers up; I've taken six-year-olds. I guess I can take you. Your clothes might get a little dirty. This thing spits oil."

Nancy was wearing a white blouse and flowery print skirt. "That's all right." Suddenly, Diana smiled a bright smile that transformed her face. "Jesus, sometimes I wish I was fifteen again."

She gave Nancy a vigorous boost that enabled her to scramble into the front cockpit and lower herself into the small bucket seat, with some expense to her dignity. The aviatrix helped Nancy put on a leather helmet and goggles and fasten the seat belt.

"We don't want you dropping out of the plane when I roll," she said.

Roll? Nancy thought.

"Now, this was built as a trainer, so it's got dual controls," Diana said. "See that stick in front of you? That controls the attitude of the plane. Pull it back, and we start to climb. Push it forward, and we start to go down. But you aren't going to do any of that. Just keep your hand on it lightly, and you'll feel how I'm controlling the plane."

She showed Nancy the foot rudder bar, like the steering bar on a sled, that moved the vertical tail rudder that was used in turning the plane. "But again, don't try to do anything yourself. Let me handle the plane. Got it?"

3 "Contact"

She hooked Nancy up to a pair of earphones attached to a tube that would allow her to hear Diana speaking from the rear cockpit. She showed her the speaking tube Nancy could use to communicate with her. And finally, Diana showed her a paper bag tucked into a side pocket. "You need to barf, use this."

"Oh, I don't think I'll need that."

"You'd be surprised," Diana snorted. "One last thing — if you feel pressure in your ears as we go up or down, yawn or swallow. That should prevent popping an ear drum." Before Nancy could respond, the pilot stepped off

the back of the lower wing and used a foothold on the fuselage to swing up into to the rear cockpit.

The mechanic-ticket taker, standing by the engine, looked up at Diana to receive her signal, moved the propeller into starting position, and as Diana shouted, "Contact, " spun the prop with a fierce downward pull and swing of his leg that whirled him out of the way.

The engine coughed, caught, roared, and the propeller became a shimmering fan shoving air back, deflected by the small windscreens in front of each cockpit.

The seats, and every strut and wire and varnished fabric surface, vibrated. The Jenny suddenly seemed very flimsy, like a kite. Nancy held her breath. Oh, dear God, she thought. What have I gotten myself into?

Suddenly, the plane was bouncing forward over the rough grass. With gathering speed, it rolled toward the equipment building and trees. We're going to crash, Nancy thought, and then the bumping stopped, and the craft rose and roared over the obstructions. The fairgrounds dropped away.

The wind sang over and around Nancy. She gripped the edges of the cockpit with ferocious tenacity, but gradually loosened her hold as it became obvious they were safe.

"Everything okay?" Diana's voice came through the speaking tube from the rear cockpit.

Nancy picked up her speaking tube. "Yes!" she shouted. "This is wonderful!"

"Thought you'd like it. I'm going to bank now, so you can see the town. Why don't you put your hand and feet on the controls, to see how I do it?"

Nancy glanced down and saw the vertical stick moving to the right, and the foot control bar shifting. Tentatively, she grasped the upright stick and placed her feet on the foot controls. She almost felt in control herself, as if she were guiding a horse or bicycle.

She glanced toward the ground and after a moment's lurching dizziness saw Brighton Falls like a map or mosaic — the checkerboard of streets along the banks of the Indian River, the houses, the businesses.

The city had been founded by Scandinavian and German settlers in the 1880s. The river provided power for a series of industries, starting with a lumber mill, then a hydroelectric plant, then the paper mill upriver,

and the Hauser Specialty Manufacturing plant on the edge of the city, founded by a Swiss immigrant who started building furniture, then turned to machining.

Nancy saw the more populated East Side of the river, the West Side where the homes of the wealthier citizens lined the river bluff. Beyond the town stretched farm fields and wood lots torn out of the great forest of north and central Wisconsin during the past century — a land now tamed but still raw-looking.

A high-flying insect spattered against her wind-screen. Nancy wondered what would happen if they encountered a flock of birds.

Diana circled several times to give Nancy a view in all directions, each time from a greater height. Nancy yawned to ease the pressure in her ears. The landscape was beautiful with drifting cloud shadows and sunlight dapples.

As they rose, the air grew chilly and Nancy wondered how cold it could get if they went higher. As if in response, Diana said, "Okay, we're at around two thousand feet, let's go a little higher," and the control stick pressed back in Nancy's hand as the plane began a steep rise. She shivered. She suddenly realized why, in all those Great War photos and drawings, aviators wore leather jackets and scarves.

"We're at three thousand feet," Diana said, and they were flying near puffy clouds. Nancy couldn't seem to get quite enough air into her lungs and felt a little dizzy, but it passed.

The plane banked into a cloud, and Nancy gasped as they were enveloped in a gray mist. Then, just as suddenly, they emerged into sunshine.

"Okay, hold on, kid. This'll scare you, but you're perfectly safe." The controls shifted, and the biplane rolled sideways and then Nancy was upside down, hanging from the seatbelt. She gave a small scream. Just as quickly, the roll continued, and they were upright again.

"You okay?" Diana asked.

"I guess."

In quick order, Diana rolled the plane in the opposite direction and then the nose rose, and they looped the loop, and once again, Nancy was upside down until the

plane reassuringly continued the loop and once again flew level.

"Still okay?"

Nancy checked herself. "I'm fine."

"Good, now you're going to fly us."

"Me?"

"Sure. I don't do this for everybody, but I think you can do it. Take the control stick, keep it steady. Just fly level. Don't try anything fancy."

The stick vibrated quietly in Nancy's grasp as they flew several minutes in level flight.

"Now, pull the stick back an inch or so," Diana shouted, "Gently, don't yank."

Nancy obeyed, and the nose of the plane rose and they were going higher.

"Level it off."

Nancy returned the stick to its upright position, and the plane leveled.

For the next several minutes, with Diana's instructions, Nancy put the plane through its paces. A shallow dive, a left bank, a right bank. A thrilling sense of mastery and control came over the fifteen-year-old girl. She was a goddess of the air!

They stayed in the air a full half-hour, so that Nancy's companions were a little anxious until a small dot appeared in the sky and they heard the distant drone. When Nancy slid down from the front cockpit, and turned over her helmet and goggles, she impulsively hugged Diana. "Thank you! That was wonderful!"

"You did okay, kid. Ever think about becoming a flyer?"

"Oh, I don't think so. I want to be a teacher. I want to help people."

"Well, that's all right, too, I guess. Me, I've never wanted to do anything but fly. Took a hell of a lot of effort, but I got the training, and now you'd have to shoot me to get me out of the air. But my barnstorming days are about over. They've got so many regulations now, you can't breath, and it's getting harder and harder to make a buck. Good luck, kid. Just keep your eye on what you want to do."

"We'll be back to see the show."

"You do that."

The food tent was crowded, but they managed to find space for the six of them at one of the long tables. Nancy found it hard to describe the flight to them, and they did not seem to be all that curious, except for Bobby, who wanted to know how fast the plane went.

"Diana said its top speed is 75 miles an hour," Nancy was able to tell him.

She was squeezed between Harriet and Frank, and his closeness took away much of her normally robust appetite. But she managed to down a hotdog, potato salad, and a lemonade, and afterward Frank treated them all to ice cream.

Then it was time for the air show, and rather than pay money to sit in the grandstand, which provided some shade, they chose to join the crowd in the sun outside the fence that enclosed the field.

Diana's mechanic acted as master of ceremonies for the show — speaking through a megaphone to the crowd. As the Jenny took off, the mechanic intoned: "Ladies and Gentlemen, Diana Darling will demonstrate the tremendous flying ability that has made her the Goddess of the Air. Her airplane is a Curtiss manufacture JN4 model, known throughout the world as the Jenny. These sturdy airplanes were used to train thousands of American pilots during the War."

The Jenny banked and came down low across the field, its motor roaring, tilting its wings from side to side to greet the crowd. Then it zoomed up in a steep climb until it was a dot among the drifting white thunderheads that were forming against the blue sky. It began zigzagging, sideslipping, weaving a dizzying tapestry of figures.

"Ladies and gentlemen, Diana is performing acrobatic feats seldom attempted in the Jenny," the mechanic announced, and Nancy wondered if she detected a worried tone in his voice.

The Jenny dipped low, swung up in a tight loop, twisted, descended, and emerged from the figure flying in the opposite direction. "You have just seen a *reversment*," the mechanic cried. "That was used in the War to get the Boche off your back — you hope."

The spectators applauded. Even as they did so, Diana put the Jenny into a steep climb, higher, higher. "You will now see what aviators call a spin," the announcer said. "She will put her plane in a stall, and the

nose will drop down due to the weight of the engine. This will put the plane in a spinning dive that requires great skill to overcome."

The plane was now climbing almost vertically. As its wings lost lift, just as the mechanic had predicted, the Jenny hesitated, hung for a long moment, then flipped into a twisting dive. Down it came, growing larger by the second.

The crowd held its breath.

The mechanic stood with the megaphone lowered, saying something that only those closest to him could hear.

Down the Jenny spun, closer and closer to earth — and then the wings crumpled, and like a hawk stooping, the plane continued its plunge. A woman screamed.

Nancy watched in horror — surely Diana would pull off some last minute trick!

But there was no trick. The craft smashed into the ground and exploded in a ball of flame and greasy smoke.

"Holy God!" Frank exclaimed, his voice cracking, and Nancy turned to him and buried herself in his arms. Then her stomach heaved. She jerked away and threw up.

The hotdog, the potato salad, the lemonade, the ice cream splattered onto the grass and Frank's shoes.

4 Iverson Resists

For a week, Hank Schmidt's mind kept returning to the problem of the loan sharks. He finally made an appointment with the shop superintendent, Bill Iverson. Iverson had worked many years for Fritz Hauser, the retired founder of the firm, and continued to labor under his son, Gerhardt.

As a concession to the late summer heat, the thin, white-haired superintendent had taken off his seer-sucker suit jacket and hung it over the back of his swivel chair, but though his short-sleeved white shirt was damp around the armpits, his bow tie remained firmly in place.

He leaned back in his chair as Hank explained the situation. He shook his head at the folly of today's workmen, and then listened with a dubious look as Hank proposed his solution.

"You want the company to get into the lending business?"

"Well, do something more than offering one-week advances. Offer small loans at reasonable rates, and let them pay it back bit by bit. "

"It doesn't sound practical to me. We're manufacturers, not bankers. It would drive the accountants crazy keeping track of all that."

"It wouldn't be that big of a job. Really."

"It might not even be legal."

"I don't know about that," Hank admitted. His spirits sank. Iverson looked so — negative. And if the shop superintendent was negative, what would upper management be like? Maybe they were stuck forever with the Bulls of the world.

"You're a good man, Schmidt, everybody recognizes that, but your idea sounds far-fetched to me," Iverson said. "However, I'll take it up with my superiors."

"Thanks, Mr. Iverson." Hank rose, and the two men shook hands.

"You look a bit down at the mouth, honey," Adele Schmidt said to her husband two weeks later as they sat in their living room after supper, listening to Nancy play quietly on the upright piano that dominated one end. She was playing The Skater's Waltz, making the usual mistakes, but playing it so dolefully that it sounded like a funeral dirge.

She finished it with a frustrated discordant chord. Adele glanced at her with a slight frown, then turned her attention back to Hank.

She was a plump, cheerful woman, still luscious in Hank's eyes after four children. Her hands were busy knitting a sweater for young Harry, whom she considered her baby even though he was now in school. He was outside in the autumn dusk playing marbles with his brothers.

"I look down in the mouth?" Hank echoed.

"Yes. Tell me about it."

Hank hesitated. Home was a place where he liked to forget work problems. But Adele was waiting with bright, sympathetic eyes. So he finally told her, in edited version, about Stumpy, Bull, and Hank's suggestion to

management. Today, Iverson had told him the idea had been rejected.

"It sounds like a wonderful idea to me," Adele said. "They're just sticks in the mud."

"Well, I don't know what to do now."

"You'll think of something," Adele reassured him. "You always do."

Nancy had been listening to the conversation, but her father's problems seemed distant compared to her own. She rolled back the piano stool and stood. "I'm going to my room." She passed them, and they heard her slow steps up the stairs.

"Hank, I'm worried about Nancy," Adele said quietly.

"What's wrong?"

"Haven't you noticed? She's been so moody lately - ever since that airplane crashed at the fair. I think it really affected her."

"Have you talked to her about it?"

"I've tried to, but she doesn't want to talk about it."

"Well, just give her time. She'll get over it."

Which had been Hank's prescription for all the ailments of childhood, and, Adele had to concede, by and large he had been right. She sighed. Maybe it was just her lot in life to worry.

5 Dreams

That Saturday, Harriet Smathers ambled into the small room off the main library where Nancy was working at a table pasting card pockets into the backs of new book arrivals.

"What's cooking?" Harriet asked.

"Oh, not much."

Nancy's best friend and schoolmate sat down in a spare chair and watched her work. Harriet did not say anything for a while, then finally: "I didn't see you at the game last night."

"Football bores me."

"It didn't used to bore you."

"Well, it bores me now."

"You know what I think?"

"No," Nancy said with a touch of irritation.

"I think you're eating your heart out about Frank Steiger."

Nancy did not respond, just focused on getting a card pocket pasted in squarely.

"He remembers us," Harriet continued. "When I pass him in the hall, he nods and smiles and says, 'Hi, Harriet.'"

"Well, he says 'Hi' to me, too. He even asked about my brothers."

"Well?"

Nancy stuck the brush back into the paste pot. "Well, he's friendly enough. I mean he's a nice guy. He hasn't once reminded me or teased me about yurping up all over him at the fair. But it's plain to me he isn't the least bit interested in me as anything except a lowly sophomore. I'm not thrilled to be the subject of his kindness."

"You want a mad, romantic passion."

Nancy smiled slightly. "I wouldn't mind that."

"I wouldn't mind it either - but let's face it, Marilyn Pertzborn has got her lovely, manicured claws into him, and she's not going to let him go."

Nancy sighed and picked up another pocket and resumed her work. Both of the girls fell silent again, and Harriet was almost ready to rise and go, when Nancy spoke.

"I've been having dreams."

"Dreams?"

"Well, the same dream, over and over again."

"What about?"

"I'm flying - not in an airplane, just me. I hold out my arms, and I lift off. I just have to move my arms a bit, and I go up higher, and higher. I'm up there in the clouds, along with the birds."

"That sounds wonderful."

"It is. But then - "

"But then?"

"All of a sudden, I'm falling. I'm falling through fog and rain, and I can't see the ground, but I know it's coming closer and closer, and I try to scream, but I can't . . ."

Nancy laid down her work again and ran her hands through her hair as if to reassure herself she was there.

"That sounds pretty grim," Harriet said.

"Of course, I don't hit the ground. I just wake up. Once

Mama woke me up. She was on her way to the bathroom and she heard me going `Uh-uh-uh" like I was having a bad dream, and of course, I was."

"That was pretty bad — at the fair, I mean."

"You think it's that?"

"What else could it be?"

Nancy sat back and closed her eyes. "I try not to think about it. She was so — "

"So?"

"I don't know. So brave, so — gallant, I guess is the word. Doing what she wanted — and then . . . as if she was being punished for being different."

"I don't see it that way at all."

"How do you see it?"

"She died doing what she wanted to do. That's the important thing. She knew it was dangerous. You hear about airplane crashes all the time. But she didn't let that stop her. And you know what, Nancy? You're just like her. You're going to do what you want, and the heck with the rest of the world."

Nancy smiled, more broadly this time. "You think so?"

"Yes, I do think so." Harriet impulsively rose and came around the table and stooped to hug Nancy. "To heck with Frank. You're going to do wonderful things."

Nancy's eyes misted. "You're my perfect friend, Harriet."

"Of course I'm perfect." Harriet grinned and left.

Later, on her break, Nancy sat in the main reading area with a Collier's Magazine.

"How is your family doing, Nancy?" Emily Cameron, the young librarian, asked from behind the checkout counter.

Miss Cameron valued Nancy both as a worker and as one of her more avid readers.

"Oh, they're doing fine," Nancy replied, idly leafing through the magazine.

"Your father dropped by the other day. He wanted to look up some information on lubricants."

"He likes to read technical stuff. He never got much of an education, so he's always trying to improve himself."

"Well, good for him."

But Nancy wasn't listening. She was looking at an article entitled: "New Hope for the Working Man — A Blow Against Usury."

"One of the most interesting developments in the battle against the excessive interest rates charged by loan sharks at the workplace is the growth of the credit union movement," the article began. "This is largely due to the work of Edward A. Filene, the millionaire Boston merchant and philanthropist, who has devoted part of his fortune to advancing the cause of the credit union movement."

That afternoon, when she left the library with her arms piled high with books, she also carried the *Colliers*. She found her parents seated on the front porch, her mother paring and cutting up apples and her father enjoying a cigar and a bottle of Adele's home-brewed beer. She showed him the magazine.

"It talks about something called a credit union."

"What about it?" Hank's tone was a little abrupt. The word "union" had put him off. He was part of management after all — a lowly part of management, but still management. They ran a non-union shop.

"It's when workers get together and lend to each other."

"That's our problem now," Hank said.

"No, it's different. They all put some money together, and then they lend it to each other without charging a lot. The article says the idea is spreading like wildfire. Teachers are organizing credit unions. Postal workers. Railroad workers. And people like your shop."

"Hmm," Hank said. "I'll read it after supper."

Disappointed that he didn't devour the article immediately, Nancy left it on the little table beside the living room couch and took her books up to her room. Meanwhile, her father leaned back in his wicker rocking chair and took another puff of his cigar. He seldom smoked, and never in the house, but he did enjoy a good nickel cigar now and then.

An early September cool spell had moderated the heat, and the maples along the street whispered of fall. A few wispy clouds floated high in the sky. He thought of his boyhood on the farm and those moments stolen from chores when he and his brother Karl hunted the autumn wood lot, scuffling through fallen leaves, stepping over

moss-covered tree trunks, hearing a distant woodpecker and the caw of crows, starting the occasional rabbit or squirrel that Karl would usually peg with a quick shot.

He remembered that feeling he used to get, a sense of something much greater than the daily routine of the farm, of something wonderful that might be just around the corner. That feeling had led him off the farm to Brighton Falls, and a series of jobs leading up to Hauser Specialty Manufacturing. He had been too old, with a family, to take part in the Great War, but had shown leadership on the shop floor and when the old day-shift foreman retired shortly after the Armistice, Hank had been promoted to take his place.

A bicyclist passed, then a Model A truck hauling bricks. A horse-drawn wagon filled with barrels clip-clopped by a little later. Raising his gaze to the sky, Hank again had that old sense of something great and wonderful — but now, it was tinged with a touch of sorrow, a feeling that maybe it was behind him. He wasn't that old, was he?

He sighed, and looked over at Adele. She had finished her paring and cutting, and now she too was looking out over the street with an absent-minded gaze. What was she thinking about?

He asked her.

She smiled and looked down at the product of her work.

"Oh, I was just thinking about when we met. I mean, of course, I knew who you were — your family farmed down the road, and we went to school together up through the eighth grade, but I didn't pay you much attention, and you were interested in that girl Elsie. And later on, Bill Altschuler was courting me. But that fall you came over to help with the harvesting, and I saw you washing up at the pump, your shirt off and your head all wet and dripping. And the thought just occurred to me: I want to marry that fellow—."

She chuckled and lapsed into silence again. Hank took another puff and another swallow of beer. It was an old story, one of her favorites, but he never got tired of her telling it. "Well, you got me," he said. "Ever been sorry?"

"No, of course not!" she scolded him. Then added, "And you, Hank, have you ever been sorry?"

He shook his head. "No, honey. I can't say that I have."

"Well, that's good." She picked up a peel and threw it at him.

6 What's a Credit Union?

That evening after supper — the last of the venison sausages from the previous fall's hunting, a thick chicken soup courtesy of one of the hens that Adele and Bert tended in the backyard, her pumpernickel bread, and tomatoes from the garden — Hank sat down on the couch, put on his glasses, and picked up the *Colliers* to read about this thing called a credit union.

"Put simply, the credit union is a bank for working people, organized on the mutual or cooperative principle. It is organized by the workers themselves, who pool their savings to create a fund from which they can borrow at low interest rates, thus cutting out the loan sharks who prey upon these workers and often charge 50 to 200 per cent interest per year on their borrowings....The work of organizing credit unions across the nation is being carried out by the Credit Union National Extension Bureau of Boston, directed by Roy C. Bergengren."

Hank finished the article and pondered it. Across from him, Adele worked on her sweater for young Harry. Hank knew Iverson would not welcome any more discussion of Bull and ways of dealing with usury in the workplace. On the other hand, didn't he owe it to his men to speak up on their behalf?

Finally, he went into the kitchen, extracted some stationery from the kitchen table drawer, and sat down with his fountain pen to write Mr. Bergengren at the Credit Union National Extension Bureau. He wrote in the neat script he had learned in grade school — no big flourishes like the girls practiced, but elegant in its precision.

"We are interested in starting a credit union at our plant. Please send information about how to do it. Please also give us some suggestions for persuading management to let us do it."

He paused and thought. Should he say something about Hauser Specialty Manufacturing? No, he decided. The article had sounded good, and Mr. Filene seemed to

be a respectable businessman. But credit unions were kind of a radical idea. Maybe socialist. Better not to divulge where he worked until he knew more.

He signed the letter, "Respectfully, Henry Schmidt, Shop Day Foreman." He folded the letter, inserted it into an envelope, licked the flap and sealed it, and affixed a one-cent stamp.

Two weeks passed. The maples had turned gold, and Hank had resigned himself to not receiving an answer. Then, on a Friday, when he returned home, he saw the letter lying on the oak stand in the front vestibule.

"Ahh!" he said to himself. He felt a thrill of anticipation, as if he had been handed a wrapped present, but his pleasure was mixed with apprehension. What was he letting himself in for? He went into the living room, where Nancy was practicing scales, sat down in his armchair, switched on the reading lamp, donned his glasses, and removed the typewritten letter from its envelope.

Dear Mr. Schmidt:

I am responding on behalf of Mr. Bergengren. I apologize for my tardiness. Mr. Bergengren is on the road a great deal on behalf of the credit union movement. On one trip last year, for example, he traveled forty-five hundred miles by rail in twenty-one days. When he is gone, there are only myself and Miss Francis Habern, who is half time, to handle the correspondence. The correspondence, I am pleased to tell you, is becoming very heavy. We receive inquiries daily from all parts of the United States and even from overseas.

Enclosed is a brochure explaining some of the basic facts about credit unions. It also lists the benefits of the credit union for employees and the employer. This may help you make your argument to management. I am also placing your name on our mailing list for 'The Bridge,' our monthly magazine for those interested in or involved in the credit union movement.

You will find news of credit unions, such as the credit union recently formed at St. Catherine's High School in Racine, Wisconsin, whose membership and board are made up mainly of young people.

Any credit union must be chartered under the Wisconsin Credit Union Act, of which you can obtain a copy from the Commissioner of Banking in Madison, Wisconsin.

If your arguments fail to sway your management, you might consider requesting the assistance of Mr. Thomas Doig of the Minneapolis Post Office, who has helped organize a number of credit unions in Minnesota. Brighton Falls is not that far from Minneapolis and connected by rail, according to my map. You would, of course, have to provide some sort of accommodations, but he is used to rough housing.

I think you have reason on your side. The credit union idea is simply common sense applied to the workplace.

Good luck, and thank you for your interest.

*Sincerely,
Arthur Reynaud, Assistant Secretary,
Credit Union National Extension Bureau.*

In a postscript, Mr. Reynaud gave a mailing address for Thomas Doig.

When Hank lowered the letter, he found Nancy gazing at him with intense curiosity. "Oh, Papa, may I read it?"

"And I'd like to read it, too," said Adele.

"Can I have the stamp?" asked Bobby, who in addition to trying to break various speed records had started a collection the previous year.

"It's just an ordinary stamp," Hank protested, uncomfortable about sharing his business with the family, especially since nothing had been accomplished yet. But he gave in to them. Nancy was thrilled to read of the credit union at the high school in Racine. "I can do that," she said excitedly. "I can organize a credit union at St. Teresa's." She began to outline a plan of campaign.

"No!" Hank protested, then added more gently, "at least not yet. I want to focus on Hauser and not be distracted."

"Well, I suppose I can wait," she said tartly. "I'm always waiting, anyway. Waiting for everyone to get out of the bathroom. Waiting for the streetcar. Waiting to go to college." Hank let that pass.

Nancy and Adele read the brochure, as well. They learned how cooperatives got started, about the common

bond of association. About member ownership and governance.

"Every member has just one vote. That's good," Nancy said. "It keeps the people with more money from running everything."

"You're right," Hank said with a little smile that did not reveal he hadn't caught that implication himself on first reading. He was pleased at Nancy's interest and enthusiasm. This credit union business seemed to have roused her out of her moodiness.

At bedtime, Hank waited until the others had finished their washing and tooth-brushing, then carried out his ablutions at the little sink beside the lion-clawed bathtub and the toilet with its oaken seat. A strip of flowered wallpaper trim curled down near the ceiling in one corner of the room. The house had been new when he made his down payment to Brighton Falls Savings and Loan, but now it needed some attention when he found the time.

He looked in the mirror, and saw that he needed some maintenance himself. How long before he wore out? He gave a quick prayer to the Holy Mother to keep him alive until the children were grown. And let him leave enough behind to pay off the mortgage and keep Adele from the poorhouse.

He wondered how somebody like Stumpy, with his larger family, smaller wages and lack of money sense could ever know security.

"Mr. Schmidt!"

Oh, oh, Hank thought. Iverson never addressed him as 'Mr. Schmidt' unless he was in hot water. Iverson motioned him into the office. "I'm told you're encouraging our workers to form a union," Iverson said, seating himself behind the desk.

"Oh, no, boss. A credit union."

"A credit union?" Iverson pronounced the words as if they were some exotic foreign phrase.

"Yes, sir. It's a kind of cooperative workplace bank."

Hank felt awkward standing before Iverson's desk, but the superintendent had not yet invited him to sit down.

"We've already discussed that," Iverson said. "I thought the idea was dead."

"This is different."

"Different."

"Yes, different. The company doesn't lend the money. The credit union lends the money. The workmen contribute a little bit of money out of their pay every week, and that provides the money to make low-cost loans to them when they need it — like to pay a doctor's bill."

"And who operates the credit union?"

"The boys themselves. Everyone who joins gets to elect the board, and the board chooses someone to be in charge of the credit union. There's also a credit committee to approve loans. It's all volunteer. Doesn't cost a cent."

Hank could talk authoritatively about shop issues, but this was something nearly as new to him as it was to Iverson. He reached in his back pocket. "This pamphlet tells all about it. You should read it."

Iverson laid it on his desk. "Well," he said, "I will read it."

"I did mean to come to you about it after I had talked to the men."

"You should have come to me first, Schmidt."

"I suppose so." Hank felt a flash of irritation. "I hope you'll support this, boss. And I hope Mr. Hauser will, too."

"We'll see." Iverson nodded, and Hank took that as a dismissal and exited.

7 The Man from Minneapolis

Tom Doig arrived in a snowstorm an hour after sunset. He was one of three people who got off the train at Brighton Falls depot, and the three agreed to share a taxi to their destinations.

"This is a nice little town," remarked the woman who was visiting her mother in Brighton Falls. "But it sure isn't the Twin Cities."

"No it isn't," agreed the other traveler, a patent medicine salesman. "It's only got two pharmacies."

A two-pharmacy town, thought Doig. That's one way to measure a city. The snow was coming down so thickly as they passed through the downtown that he could see little of Brighton Falls except dimly lit store windows, the Main Street electric lamps haloed by snow, and when

there were gaps between the stores to his right, reflections from the still open water of the Indian River.

The taxi let off the commercial traveler at the Brighton Falls Hotel, deposited the woman at her mother's doorstep, and left Doig standing before a small, two-story frame house crowded on each side by other frame houses much like it. The lower windows glowed yellow through lace curtains. The house spoke of respectability, modesty, order. He mounted the steps to the small front porch and used the doorknocker.

"Good evening. I'm Tom Doig," he said as a big blond man answered.

"Good to see you, Mr. Doig." Hank replied, shaking his hand.

"Call me Tom." Doig stepped into the little vestibule, allowed himself to be divested of his snow-speckled overcoat, gloves, and hat, and was led into a small living room. There the Schmidt family greeted him, quite formally, each shaking his hand as they were introduced. They didn't quite click their heels, but it was clear his visit was considered an occasion. The daughter, Nancy, seemed particularly excited, as if he represented all the outside world come visiting.

The family relaxed a bit at dinner. As the guest, Doig was asked to give the grace.

"O Lord, make me an instrument of Thy peace. Where there is hatred, let me sow love; where there is injury, pardon; where there is discord, harmony; where there is doubt, faith; where there is despair, hope; where there is darkness, light, and where there is sorrow. . ."

Nancy recognized the prayer of St. Francis. Adele had a hint of moisture in her eyes as she lifted her head and began serving, not so much at the words themselves but at the intensity with which this short, thin man with a handsome face and sad eyes had delivered them.

As the meal progressed, Doig talked about credit unions with the zeal of a religious convert. "The credit union is democracy in action — where ordinary folks like you and me take charge of our lives. Capitalism is a good system, but it permits all sorts of evils to flourish — especially usury."

His face was alight, his manner emphatic, and Hank felt that here was somebody who would face John D. Rockefeller himself. Turning to Hank, Tom Doig said:

"From your letter, I gather your management is resisting the idea of forming a credit union."

"That's right. I showed our shop superintendent the booklet the Extension Bureau sent, and he says he showed it to our company president, Mr. Hauser, and passed along my arguments for forming a credit union. But he doesn't really believe in it himself, and so he isn't a good person to persuade anybody. I'm hoping you can swing it."

"Not me. You and I will swing it," Doig smiled. "As I mentioned to you in my letter, I telephoned Mr. Hauser, and talked to him about the success we've had at the Minneapolis Post Office with our credit union, and how it has eased a great many management headaches. Originally, he agreed to meet with me, but when I telephoned him again yesterday to confirm our meeting tomorrow morning, he said he wants you there, and your superintendent — Mr. Iverson? "

"It won't be easy," Hank said slowly. "Once Mr. Iverson gets set in his opinion, he doesn't change it easily. And Mr. Hauser listens to him, because he was the right hand man for Mr. Hauser's father."

"Well, they can't be any tougher to sell than the families I sell insurance to on the side," Doig laughed.

"If you don't mind my asking," Hank said. "How can you get away from work to do this sort of thing?"

"Fortunately, as a stenographer in the postmaster's office, I don't have to be at my desk constantly. Thanks to the success of our credit union, and an enlightened management, I'm allowed to take short leaves of absence — as long as the work gets done, of course."

Hank suspected that Doig spent many an evening and weekend ensuring that the work did get done.

They topped the meal off with apple pie and the ice cream Adele had made that afternoon and set out on the back porch to keep cold. "Oh, this is delicious," Tom Doig said, and she smiled. After supper, Nancy couldn't wait to share her plan to start a credit union at her high school, and the visitor was supportive.

"You see how the idea catches on," he said to Hank, "In a few years, we'll have thousands of credit unions across the country."

Doig, under protest, took the Schmidt bed upstairs, while Hank bunked on the living room couch and Adele

shared Nancy's cramped bed. Hank did not sleep well: the couch was lumpy, he didn't have enough blankets as the house cooled down, and he was concerned about the up-coming meeting.

The meeting began formally enough, with Gerhardt Hauser, slim and erect, seated behind his desk, Mr. Iverson in a swivel chair brought into the office, and Hank and Tom Doig seated in rather uncomfortable visitor chairs.

"So," Hauser said after the young man who served as his secretary had closed the door. "You're here to tell me why we should have a credit union."

"You and Mr. Iverson have some doubts, and I can understand why, because the idea is new in this part of the country," Doig said. "But it has been tried and tested in many workplaces — to the great benefit of not only workers but management."

"The theory of the credit union is simple — working people pool their savings to provide a fund from which they can lend to each other at low rates of interest. This eliminates a great deal of bother for management. Like the crowd of creditors who, Hank tells me, besieges your pay office every Friday."

"The credit union also provides workers a benefit that they appreciate and that increases their loyalty to the firm. The concept has been proven successful in case after case, and we have a great body of experience to draw on in setting up a credit union."

"Frankly, Mr. Doig, I'm skeptical that the ordinary working man has the capacity to run a banking operation. I checked with my banker, and he assures me that credit unions are bound to end in disaster for all concerned."

Doig smiled gently. "I wouldn't want to question your banker's judgement, but of course, he's likely to be biased in favor of retaining all financial business within his hands — wouldn't you agree?"

"That may be, but Mr. Iverson also is doubtful."

The superintendent looked uncomfortable at being brought into the discussion. Doig turned his smile on the shop superintendent. "Mr. Iverson, I'm really pleased to have you here. Hank tells me you're an outstanding su-

perintendent, and that you really care for your workers' welfare.

"I think, Mr. Iverson, you would agree that loan sharks — on or off the shop floor — are a major problem for workers?"

"Yes," Iverson said shortly.

"And you would support anything that helped to solve that problem, so long as it was legal, practical, and served the interests of management?"

"I suppose."

Hauser from behind his desk observed the two men as if he were watching an angler playing a trout.

"Mr. Iverson, let me assure you credit unions are legal," Doig continued. "The Wisconsin Credit Union Act of 1923 permits groups to form credit unions. It contains numerous safeguards to protect the financial soundness of the credit union.

"Secondly, it's a well-proven concept. Hundreds of credit unions have been formed around the nation over the last two decades, with great success. Workers in many enterprises, including my own — the Minneapolis post office — have proven themselves able to manage a credit union. I'm an officer of the credit union, and I know that it works.

"And finally, where credit unions have been formed, management is enthusiastic. The credit union eliminates loan sharks and garnisheed wages. It improves the morale of workers, and it encourages them to thrift. I can offer you any number of testimonials, including that of my own postmaster. Mr. Iverson, I hope I have persuaded you that this is an idea at least worth trying."

Iverson glanced at Hauser, and said, "Well, maybe. I say maybe," he emphasized.

Hank drew in his breath.

"Mr. Hauser, let me clarify something," Doig said, turning his attention to the president. "Under the law, your workers have the right to form a credit union. Management has no veto over it. But obviously, you can make it difficult, even sabotage the effort. The other side of the coin is, you can be of great assistance and help to ensure the success of the venture, and in the process earn the gratitude of your workmen."

Hauser dipped his head in acknowledgement, and rose. At first Hank thought he was ending the meeting.

But he had his cane in his hand, and he moved slowly to the window and gazed out.

"Excuse me, but my leg tends to cramp up if I sit too long."

"You were in the War," Doig said. He had already noticed a certain look in Hauser's face, and the limp confirmed it.

"Yes. Were you in the War, Mr. Doig?"

"Yes." For a moment, the room was silent.

"I tried to keep my men safe," Hauser said. He turned from the window and moved back toward the desk. "But, of course . . ."

Doig nodded.

"I look after my workers. I want what is best for them."

Doig continued to say nothing.

Seating himself, Hauser said, "So I guess I'm going to let you try your idea, Hank, and the company will give you whatever assistance we can — within reason, of course."

"Thanks, Mr. Hauser." Hank couldn't help it. His stoic face broke out in the grin he'd last worn when Harry was born.

Nancy did not have the same success, she complained to Harriet Smathers, while they sipped cherry Cokes at the counter of Dolly's Cafe next to the city library. Dolly, a lanky brunette, hurried back and forth between customers and the pass-through to the kitchen, where her jowly husband served as short-order cook.

"Sister Margaret just doesn't get the idea," Nancy said, looking critically at herself in the long mirror behind the counter. She was no Clara Bow, she decided. Just a blonde girl with ordinary features, a regular bug-eyed Betty. "She doesn't want the students to have any say in anything."

"Well, that's why they call her Military Margaret," Harriet said with a grin. "If she'd been in charge during the War, it would have been over a lot sooner. Don't worry. Some day you'll get to organize — what do you call it, a credit union?"

She changed the subject. "Did I see you talking to Frank Steiger yesterday in the hall?" Nancy blushed. "Well, yes. I don't know why I did it. I stopped by his

locker and told him what a great basketball game he played Friday. He said it was the whole team, not just him, but I said making those last baskets made all the difference."

She couldn't help smiling at her image in the mirror. Then she sighed and frowned. "He's still stuck on Marilyn Pertzborn, I know."

"Stuck is the right word. I think if he didn't feel like she owned him, he'd make a play for you."

Nancy blushed. "You think so?"

"I think you ought to steal him from her."

"Holy Mother, I couldn't do that."

"If you don't, it's bye-bye Mr. Steiger."

Nancy sighed. "Well, maybe it is bye-bye. But I'm not going to steal somebody else's boyfriend."

"I don't know whether to admire you, Nancy, or pity you."

"I know she's got looks. But I hear she throws a fit whenever somebody gets in her way. Frank's just the opposite. I can't think why he puts up with her."

"Well, I can," Harrier said, with one eyebrow arched.

"You mean?"

"You know darn well what I mean."

Nancy returned her attention to the mirror. "I'm not that sort of girl — am I?"

"No. You couldn't be if you tried. You're too upright."

Harriet giggled. "Get it, you're too upright?"

"Harriet, you're terrible."

For the rest of the school year, Nancy's heart fluttered every time Frank Steiger passed her in the hallway — but while he gave her a friendly nod, he never stopped to talk.

8 The Beginning

The organizational meeting for the Hauser Specialty credit union was held two nights after Christmas in the Schmidt kitchen. Outside, a wind from Canada swept up new-fallen snow in stinging swirls. Inside, the kitchen was warm and fragrant with after-supper scents as people crowded around the oil-cloth-covered table. Hank's family looked on as the seven founding members, including Stumpy, Hank, and Bill Henderson from accounting, scanned the organizational papers.

Henderson — who had volunteered to serve as Treasurer-Manager — read aloud the articles of organization.

"ARTICLE ONE: The undersigned have associated and hereby associate themselves for the purpose of forming a Credit Union pursuant to the provisions of Chapter 334 of the laws of Wisconsin for 1923, business and purpose of which Credit Union shall be to promote thrift among its members and to loan its funds to them for provident purposes." He paused and cleared his throat.

"ARTICLE SECOND: The name of said credit union shall be Hauser Specialty Manufacturing Credit Union, HSM Credit Union for short, and its location shall be in the city of Brighton Falls, County of Jensen, Wisconsin."

He read several more articles and concluded:

"IN WITNESS WHEREOF, we have hereunto set our hands and seals this 27 day of December, 1927." Hank Schmidt, who was to be the credit union's first board president, signed, followed by the others. The last to sign was Stumpy, whose cast was now off but who sweated as he awkwardly scrawled what could be interpreted as a name. The signing completed, each contributed five dollars to buy his membership share, receiving receipts from Henderson. They could have paid in a dollar each for five months to buy their shares, but as founding members, they felt it incumbent to pay the full amount and get a sizeable nest egg to loan. (Hank had loaned Stumpy a fiver for this purpose).

"Total deposits, thirty-five dollars," Henderson announced.

"Well, it's a start," Hank observed. Adele and Nancy applauded, Adele admiring her husband and Nancy mourning her failure to persuade Sister Margaret to let her organize a credit union at the school.

"To heck with Prohibition," Hank added, breaking out schnapps and brandy. "Let's drink to the credit union and Gerhardt Hauser."

"And to you, Hank." Stumpy cried.

Hank smiled and shook his head. The raised glasses glinted in the glow of the overhead electric light as the winter wind whistled around the house. None of them would ever forget that night, especially Nancy as she

watched her father down his schnapps in a gulp and set the glass on the table with a bang.

Book Two -1934

9 Strike!

*Bern, Switzerland
10 July, 1934*

My dear American Cousin Gerhardt:

We are doing well, although business at the shoe factory is slow. People are wearing their old shoes longer, getting them repaired rather than buying new ones.

I am sorry you are having labor troubles. Slashing tires — breaking windows — throwing rocks at loyal workers — that is vandalism, not legal protest. I am afraid there is unrest here, as well, although so far our little factory has escaped it. I blame the communists.

In Germany, as you may have heard, the National Socialists have banned all strikes. Hitler is a crazy fellow, and I certainly don't agree with many of his policies, but he seems determined to get his country moving again. We recently received a big order from his new government for combat boots.

Rumors are that he has his eye on the Saar, if not more. Europe cannot afford another war. But when were people reasonable? So we profit from lunacy.

Things are uneasy here — balanced between normal and — not so normal. How fortunate you are in America behind two broad oceans, safe from any enemy! But enough of my worries. You have plenty of your own. Please give our best wishes to your parents, your good wife and children, and your brothers and sister.

Your Swiss cousin, Gottlieb Hauser

"Scab!"

"Join us, Hank. You know you're on our side!"

Hank Schmidt's stomach churned as he strode past the pickets and the policeman at the Hauser Specialty Manufacturing Company front gate. Hard times had come to Brighton Falls as the economic panic — which

Herbert Hoover had tried to minimize by calling it a "depression" — gripped the nation. Hit with layoffs and pay slashes of fifty percent, the craftsmen had been on strike for two months.

The picket line had dwindled a bit, but feelings had grown more bitter as the talks dragged on. The members of the recently formed union were demanding an end to layoffs and wage cuts. Gerhardt Hauser had dug in his heels and was refusing to make any concessions.

The shop floor these days was almost idle except for a few machines manned by craftsmen willing to cross the picket line and a handful of strike-breakers who had been imported from Milwaukee and the Twin Cities and put up at the hotel. Hank himself took his turn at the machines when necessary to keep HSM's scanty production flowing.

As shop superintendent — Iverson had retired in 1930 — Hank was very much in the middle. He was sympathetic to the strikers. His younger brother, Karl, who ran the family farm, had taken part in the big milk strikes of the previous year, dumping milk on railroad lines and roads in protest at low prices. But Hank knew that the Hauser company was financially shaky and all their jobs could be lost if the union got its way. Everyone was angry — nobody was talking reason or compromise.

The morning's management conference did nothing to improve Hank's spirits.

"My brothers and sister have gotten together, and they're urging me to sell the business," Gerhardt Hauser said. "I don't particularly want to, and my parents are against it, but I see their point. Right now, even with the strike, the business has some value. If we go bankrupt, then the family loses everything."

"Our prospects would improve either way if we could settle the strike," Hank said, knowing he was pushing a bit.

His boss, tired and irritable, broke from his customary politeness to say, "Hank, I wonder if this didn't all start with the credit union."

Hank's stomach knotted more intensely, but he tried to keep his voice calm. "Well, Mr. Hauser, I think the credit union actually has helped. It may not seem like it now, but the workers in their hearts know management

has done things on their behalf — and the credit union is one of them. That may help eventually in all this."

"I hope the credit union has remained absolutely neutral," said Niles Anderson, chief accountant and head of the financial department.

"We've not taken sides in any way," Hank replied. "And we appreciate the support accounting gives us."

Anderson turned his attention back to the main issue.

"We could certainly use an infusion of capital. While we've trimmed costs enormously, we're still losing money. We can't keep on doing that."

"Would anybody really be interested in buying us?" Hauser asked. He got up and limped behind the chairs.

"We have a very good customer list," said the director of sales, a young go-getter from St. Paul who, Hank suspected, would leave immediately, if he could find another position in this economy.

"And our workmen are as good as any in the country," Hank said. "I suspect some of the Milwaukee firms would love to acquire our experience and skill. Not that I'm for a sale," he added. "We don't know what would happen under a new management."

"Well, things can't continue the way they are," Hauser said. "I'll be frank. My personal resources aren't what they used to be. I've already sunk a good deal into this company this year, and for the sake of my family, I can't risk much more."

Hank wondered how badly Hauser had been hurt in the crash of '29. He and his family were still ensconced in their mansion on the bluff on the west side of the river.

Before the meeting moved on, Hauser instructed Anderson to draw up a current balance sheet and other financial documents, and to create a list of reliable business brokers who might be willing to handle a sale.

"I trust that all of us will keep this conversation absolutely confidential," he said. Everyone nodded. Hank caught Anderson's slightly suspicious glance and felt once more the barriers of education and background that kept the other managers and Hauser himself from accepting him fully. He drew in a deep breath. That was the way it was; and the way it always would be. No sense feeling sorry for himself. He had to be strong, not get

emotional, if he was to guide himself and his family through this time, when, in spite of reassuring radio addresses by President Roosevelt, the economic clouds seemed to be darker than ever.

10 Lilies of the Field

"Six times six is thirty-six. Six times seven is forty-two . . ." The young voices rang out as Hank's daughter, Nancy Schmidt, drilled them on their times tables. She had just begun her second year of teaching fifth grade at her old school, St. Teresa's, in Brighton Falls. She had not achieved her dream of going to the University of Wisconsin in Madison, but with scrimping and saving and the winning of a scholarship, she had been able to attend the two-year county normal school for teachers.

She was still living at home, although the house was not really big enough for three adults and her two younger brothers, who seemed to get bigger every day. Fortunately, Bert, the oldest, was now living and working with his Uncle Karl on the family farm. All things taken together, she knew she was lucky to be employed and have a home to return to each evening.

The closing bell rang. The youngsters shouted their goodbyes as they ran from the room. Then she was alone to roll up the world map, erase the blackboard, and neaten the room. She visited the teacher's lounge to brush her shoulder-length hair and wonder when she would feel rich enough to go to the beauty parlor.

She walked home through the warm, hazy afternoon, the sun washing Brighton Falls with gold. The river stretched — an indolent cat. She felt like a student let out for recess. Her feet ached, but it was good to walk off the nervous energy that accumulated through the day and left her feeling both tired and charged-up.

She sat and read for a half-hour when she got home, then helped her mother start supper. With the garden, the chickens, and two incomes, the family still lived well, if frugally. After supper, Nancy walked downtown and took a streetcar to her family's church, Saint Mary's.

Although her own youthful plans for a school credit union had not materialized, she had persuaded Father Heinrich to start a parish credit union.

The board met in the little frame rectory, seated around Father Heinrich's dining table, sipping tea brought by the priest's silent, mousy housekeeper. There were seven of them, Nancy the only woman, kept on the board at the priest's behest because of her secretarial skills and the fact she had originated the idea of the credit union.

Pipe smoke wreathed Father Heinrich's tousled gray hair as he listened to the treasurer outlining the financial condition of the credit union. It wasn't good. "Half of the parish seems to be getting deeper in debt to the other half," the treasurer observed worriedly. "Very few are keeping up to date with their payments."

"Father, I don't think this can continue," Nancy said abruptly, lifting her pencil from the stenographic pad on which she had been recording the meeting. The treasurer looked down at his notes. Most of the men wore expressions that said: "Is she getting on her high horse again?"

Father Heinrich tilted his head to acknowledge that she had spoken.

"We've got to tighten our lending requirements," she forged on. "This credit union has to be run on a businesslike basis."

"Nancy, we appreciate your concern, but we've got everything under control," said the board president, with a look at Father Heinrich.

"I don't think the credit union examiners will agree."

Father Heinrich cleared his throat. "We're not a business, Nancy. Or to put it another way, we're doing God's business. Many in our congregation are suffering hardship. It's our duty to help them when we can."

"But don't you see? If we don't operate on a sound basis, eventually, we won't be able to help anybody. What good does that do?"

"Nancy, we need to trust God to provide," the priest said reprovingly. "Consider the lilies of the field . . ."

Nancy bit back a sarcastic remark and bent her head over her note pad again. She should simply quit the board. Nobody was listening to her. But she felt a certain responsibility even if she was being ignored. It took her the rest of the evening to get over the slow burn she experienced after every meeting. But she did, with the help of her rosary.

The following afternoon, Nancy did not stay around home for supper, but snacked on a piece of bread with butter and jam and walked to Turners Hall, where she joined with other volunteers to serve soup and sandwiches to anyone who needed them.

"Thank you, Nancy," said Stumpy Peterson as he, his wife, and their brood held out their bowls.

"You're welcome, Mr. Peterson," she smiled. To her, he was almost heroic, not just as a striker and thus champion of labor, but as one of the founders of HSM Credit Union.

"I'll be over to your place tonight," Stumpy said. It was the night of the HSM Board meeting. Ordinarily, the board met at the plant, but with most of the board on strike, meetings were now being held in parlors and kitchens around the city.

"You're right," she said. "We'll see you then."

"What a sweet girl," Stumpy's wife said as they sat at one of the card tables set up around the hall. The kids were distributed at two other tables.

"She sure is," he agreed. In fact, he thought Nancy was beautiful, with her blonde hair and blue eyes, and a graceful figure whose curves could not be concealed by the long apron she wore.

"The Hauser boy has eyes for her."

Stumpy looked up and saw Mr. Hauser's son, Gerry, short for Gerald, swinging the nearly empty soup kettle onto a serving cart and replacing it with a steaming one.

Nancy smiled at Gerry, and he smiled back shyly.

"You think so?" asked Stumpy.

"He's been looking at her — but only when she's not looking at him. When she looks back, he gets all busy."

"Huh," Stumpy said, returning to his meal. First things first.

"It reminds me of how you looked at me." She nudged him with a vigorous elbow and laughed so heartily that nearby diners looked over.

Nancy was aware of Gerald Hauser's admiration, and was pleased. She thought he was good-looking, tall enough so that she could look up to him, with a narrow face and dark lustrous hair, and she liked his quiet way. He didn't seem like those guys who thought they were God's gift to women and were all over you the moment

you let them close. It wasn't that she was averse to a little necking after a movie or a dance, but few of the men she knew understood who she was, or what she wanted. Gerry looked as if he might understand.

The first question was — would he get up the nerve to approach her? Then there were other, more serious barriers — the difference in their social standing and even more important, the fact that the Hausers were Protestant.

After the volunteers — mostly women — had their opportunity to eat, it was Nancy's evening to wash dishes. Gerry, who had sat away from her to eat his meal, did come over as she washed and rinsed flatware and bowls. With a smile she handed him a dishtowel. He stood there drying and placing the dishes in stacks on the long drain board.

"When do you think this slump is going to be over?" he asked.

She looked at him in surprise. This was really a romantic approach. "I don't know. What does your Papa think?"

"He's pretty pessimistic. Business is bad. But you know that."

"Yes."

Neither mentioned the strike. They returned to their tasks, listening to the gossip of the remaining volunteers tidying up the kitchen. One by one the others drifted out.

"Lock the door when you leave," one of the women reminded Nancy.

"Sure will."

When they were alone, he expanded on his question.

"The reason I mentioned the depression is that when it ends, I may have a chance to find a real job — not be a fifth wheel at the shop."

"Fifth wheel?"

"They don't really need me. I mean, I can't operate any of the equipment, and I do a lot of make-work. I wish I could find something else."

"I thought you were in line to take over the business someday."

"Dad thinks that, but business doesn't really interest me."

"You went to the University, didn't you?"

"That's right."

"What did you study?"

He looked a bit embarrassed. "Psychology. And a minor in German."

"Psychology?"

"I like to understand what makes people tick."

"Well, that's important," she said, and added, with a hint of mischief in her voice, "Would your psychology help you understand what makes me tick?"

"Well, we all have drives — hunger, thirst, uh, reproduction," he said, his face flushing slightly. "That's one theory, at least."

"But that applies to everyone. What makes a person unique — I mean, what makes you and me different from other folks?"

He grappled with that for a moment. Then he grinned.

"I'd say you're lot prettier and smarter than most."

It was her turn to blush. "Well," she said, "thank you."

The HSM Credit Union board meeting took place around the Schmidt kitchen table. Adele, saying she was tired and her back ached, had gone upstairs to bed early. Sons Harry and Bobby were listening to the radio in the living room.

Nancy sat by the coal cooking range, listening to the directors with one ear as she prepared her lesson plan for the next day. The board meeting, of course, was supposed to be private, but everyone accepted her presence without question. They knew she was discreet.

Prohibition was almost ended, as state after state ratified the Twenty-First Amendment. But the brown bottles of beer Hank pulled from the electric refrigerator — which had replaced the old icebox a few years ago — were legally home brewed. The scent of fermenting hops drifting up from the cellar hinted that Adele had a new batch going. Hank uncorked the bottles and set them around.

Most of the original board was intact. They had taken turns at the various official positions. They had talked vaguely of bringing new people onto the board, but never did much about it. For one thing, they now had considerable experience in financial matters; even Stumpy was conversant with interest rates, dividends, and net in-

come. And he had become an exponent and living example of thrift.

They enjoyed the responsibility. And the membership seemed content to let them do the work. Annual meetings and elections tended to be a formality.

Several board volunteers had cash deposits and passbooks to turn over to Treasurer-Manager Bill Henderson from members who were striking and refused to cross the picket line to give them to him directly.

"Boy, it's amazing they keep up their 25 cents savings a week," Stumpy said, "but a lot of us have picked up various odd jobs. I only wish the county would hire some." The county board had refused to open its work relief highway program to strikers.

"Well, thank God for what people can deposit," Henderson said.

Sipping his brew, Henderson spelled out the financial picture — which mirrored the fortunes of the shop. "Total Liabilities and Assets — \$4,569.41," he said. There was \$3,900 in loans, divided fairly evenly between secured and unsecured, of which 21 percent were overdue, even though the credit union had stretched out the payments for those members on strike.

"I'm not charging off any loans, though," Henderson said. "If the strike ends, I think most of them will be good." The others nodded.

"The banks are even worse off than we are," Henderson added. The city's savings and loan had gone bankrupt a few months earlier, and one of the two remaining banks was rumored to be on the verge. "But we can't afford to make any more loans at this point. We need to keep some cash on hand for withdrawals and other contingencies."

"I heard the McKay Milk Credit Union over in Houghton was liquidated," Hank said.

"What if the examiner came right now?" Stumpy asked. "Would he insist we be liquidated, too?"

"I don't know," Henderson shrugged. "We're still afloat. But it's possible, if he's less optimistic than we are about the delinquencies."

The board wound up its meeting and departed. Hank sat for a while, nursing the remainder of his beer. Nancy came over and smoothed his rumpled, thinning hair. "You look really worn out, Papa."

"I guess I am."

She wondered if it was the right time to bring up her worries. Decided it wasn't. Then, abruptly, went ahead.

"Papa, if HSM Credit Union could be shut down, what about another credit union in even worse shape?"

"Are you talking about . . .?"

"It's St. Mary's, and Father Heinrich and the credit committee. They don't really draw a distinction between the credit union and the poor box. Our delinquency rate is higher than yours, and if we charged off loans realistically, the books would be in terrible shape."

"Have you talked to Father?"

"I've tried, but he just says, 'God will provide,' and how do you argue with that?"

"I don't know, Nancy."

She put her arms around his neck and laid her cheek on his head. "Maybe God will provide."

"Maybe," Hank said. "But under the law, the board's responsible. If St. Mary Credit Union goes under, it won't be just Father Heinrich's fault. It will be the entire board's fault."

"Well, I speak up at the board meeting, but nobody seems to be listening," Nancy sighed. "I guess it's because I'm a woman."

"You've got more sense than five men put together," Hank said.

"Thanks, Papa. I got it from you."

"Of course."

"And Mama, too, you know. She's pretty smart. She just doesn't show off."

11 Thy Will Be Done

After Hank had trudged upstairs, brushed his teeth, put on his pajamas, and crawled into bed, he repeated the Pater Noster, very softly, and settled down to sleep. It was still warm up here from the day's heat, and he threw off the blanket and sheet. Adele stirred beside him, reached out, and fumbled for his hand. "Honey?" she said.

"Yeah?"

"I'm really not feeling very well."

"You're not?"

"No. I've been tired all day, my back and shoulders ache, and I just feel like things are all wrong, that something bad is going to happen."

"Should I call the doctor?"

"No. I'll be all right. I just need to get some rest. But I do worry. What if I get sick? What will you and the boys do?"

"We'd manage. Nancy's here."

"I suppose so." Adele sighed, and gripped Hank's hand more tightly. "Do you love me?"

"Of course, I do."

She moved over and laid her head on his chest, and he put his arms around her. Her breathing sounded a little labored. After a while, it slowed, and she slept. Finally, he slept, too.

When the alarm clock jangled, he told her to stay in bed.

"Nancy and I'll make breakfast for the boys."

"No, no, I'll do it," she said. But as she tried to sit up, she closed her eyes. "Maybe you're right." She lay down again, curled up in her nightgown like a big, plump child. In the morning light, her skin was pale and sweaty.

When Hank returned to the bedroom to dress after doing his ablutions, she had not changed her position at all.

He bent over her. "Are you all right, Adele?" He touched her shoulder. She did not stir. He shook her. She rolled lifelessly. He bent, tried to detect a breath. None. Her skin was cool.

Death, the stealthy thief, had violated his home. "Goddamn it, Adele. Breathe!" he yelled. He shook her, pushed her over onto her stomach and, sweating and whimpering, pumped her back in artificial respiration. But, after a time, he rolled off the bed, dropped to his knees, and tried to say a prayer. It trailed off, and he placed his head in his hands in a kind of stupor.

He heard footsteps on the stairs, and then Nancy's voice outside the door. "Papa, is something wrong?" Only then the sobs came. Slow. Deep. Wrenching. From a place he had never known before. "Adele, Adele . . ."

Old Doctor Phillips came over within the half-hour. He went into the bedroom for a short time, and then

emerged, closing his black bag. "All the signs are it was her heart."

"She was always healthy," Nancy protested.

"Heart's a tricky organ. Especially in women. You can't always tell something's wrong." He looked at Nancy with rheumy, sympathetic eyes. He had delivered her and all the Schmidt children. "I'm sorry."

He sat down at the kitchen table to write out the death certificate. As Hank and Nancy escorted him to the front door, they passed the boys seated in the living room, silent, faces pale. Harry, who was 13, was trying unsuccessfully to hold back tears. Bobby, 17, sat with clenched jaws, as if any sign of emotion would betray him.

Father Heinrich came soon after, and the family gathered around the bed as he read the brief prayers. "Though I walk through the valley of the shadow of death, I will fear no evil, for you are with me . . ." It was at this point that Bobby walked out of the room and disappeared, returning to the house only as suppertime approached, not saying where he had been or what he had done. But his eyes were red.

The funeral mass at St. Mary's was more heavily attended than Hank and Nancy had expected. The Knights of Columbus turned out, and the auxiliary was busy in the basement getting the post-funeral lunch ready. Many Hauser workers, including some who had taunted Hank from the picket line, came with their wives. The credit union board members and their wives were there. Gerhardt Hauser himself was there, and his son, Gerry, looking a bit out of their element amid the incense, the bells, the Latin. Staff members from the school. Neighbors from the street where the Schmidts lived, many of whom Hank or Adele had helped in one way or another through the years.

Father Heinrich's homily was short but profuse with praise for his parishioner, who, he said, "was a model mother, a model wife, a model daughter of the Church." The pudgy priest looked at Nancy. "Nancy, you're the mother now. I know you'll take good care of your family."

A sudden chill came over her, in her sorrow. She was the mother now? She nodded, but her heart cried out, I can't do this. Her father patted her hand. She knew he

probably thought the same way. It was what women were expected to do.

When young Gerry Hauser came over to her at the graveside, he extended his hand, and Nancy took it, and he placed his other hand over hers. Only the presence of others kept her from flinging herself sobbing into his arms. I am not a mother, she thought. I'm too weak.

"I'm very sorry," he said. She nodded mutely. "Maybe we can talk sometime?" he added.

"That would be nice," she replied, reluctantly releasing his hand, and he moved on to shake Hank's hand gravely.

"I'm sorry, Mr. Schmidt."

"Thanks, Gerald. You're a good man."

Nancy looked up. The sky was overcast with brownish haze — dust from the drought-stricken western plains.

12 Negotiations

He had to speak out, Hank thought, as Hauser's secretary ushered him into the boss's office. It might cost him his job, but he had to speak.

The door closed behind him, and Gerhardt Hauser looked up from his paperwork. "What's on your mind, Hank?"

Schmidt cleared his throat. "Mr. Hauser, it isn't my job to manage this company."

"You're right about that," Hauser said dryly, leaning back in his chair.

"But I have to say something. This strike's got us in a terrible spot. Our remaining workers are demoralized. The ones we brought in are botching work and they're afraid to go anyplace around town except in a group. Half the time they come in smelling of bootleg."

"That's your job, Hank, to buck everyone up."

"I can't do the impossible, Mr. Hauser. The fact is, we've gotten ourselves up a creek — both sides have."

Hauser rocked forward. "What do you suggest?" he asked skeptically.

"That we really talk with the union."

"We've talked `til we're blue in the face."

"We haven't been talking — we've been shouting at each other. The union shouts, 'exploitation!' The company shouts 'management rights!'"

"And?"

"I don't think the sides are that far apart. The boys are proud of what they do. They don't want to destroy the company. And I know that you really care about the workers — I've seen it over and over. You aren't a slave driver. You've been generous with the men when times were good. I think there's room for agreement, if we just set our hearts on it, forget all the speeches, and be honest with each other."

Hauser considered for a long moment. "How do we go about this?"

"First of all, you level with them about the condition of the company."

Hauser's face hardened. "That's confidential information."

"It's the only way you're going to get results. They don't trust what the company's telling them, because we don't spell it out. They think there's some pot of gold we can draw on — and you and I know that isn't so."

"I can't do that without the consent of the other stockholders." He was referring, of course, to his brothers, sister, and parents.

"Well then, tell the other stockholders that if they want a going concern, it's got to be done."

Hauser smiled thinly at what in another person he would have considered an insolent tone but which in Hank came across as blunt earnestness. "And what do we get in return?"

"The union has to stop asking for the moon. You can't guarantee no more layoffs or pay cuts. But you can promise that management will do everything it can to avoid them, and that management and the stockholders will share the pain."

"We're already sharing the pain. We've cut our dividends in half. I've cut my own salary."

"Then tell the union that."

Hauser wearily rubbed his face with his hand. "Maybe you're right. I'll see what we can do. The men trust you. Maybe you can talk a bit to the union before we resume formal negotiations."

"I'll do that."

Brighton Falls, Wisconsin
September 30, 1934

Dear Swiss Cousin Gottlieb:

My parents send their warmest regards, as does the rest of our family. Unfortunately, father is not well, very thin and frail and too tired to do much except rock in his favorite chair. My mother is very worried about him — and I wonder if she would outlast him very long if he were to pass away. But we hope for the best.

I'm pleased to say that things are looking up for our firm. We have settled the strike. We received two orders of considerable size and have been able to rehire some of our laid off workers. I hope this signals that this so-called depression is coming to an end.

Your political observations were interesting. The Germans and German-Swiss of this state are like you — divided about Herr Hitler — embarrassed by his excesses but proud of Germany's renewed vigor. But, as you say, we are far from the scene, and few believe these events have any direct connection with us. Our last war to save democracy proved to be rather a war to extend the British and French empires, and we are not anxious to involve ourselves again in Europe's affairs. But this is a disillusioned ex-doughboy speaking, so take my words with a grain of salt.

To return to the firm — we had been considering selling out, but the new orders have given us hope of surviving, and to be honest, we did not find much of a market for a sale. So we have put those plans on the shelf for the moment.

*Sincerely,
Your American Cousin Gerhardt*

13 Another Door

Nancy Schmidt was unable to sway the St. Mary Credit Union board to challenge Father Heinrich. She sat down with Father Heinrich and received the same answer as before. He really did feel that God was looking after the credit union. Two weeks later, the examiner came by, and shortly afterward the parish credit union was involuntarily liquidated by the State Banking Com-

mission. Even in its parlous state, it was able to pay a liquidating dividend to its members of 90 cents on the dollar. At that point, Father Heinrich was mildly apologetic to Nancy. "Perhaps we should have listened to you," he said.

"That's all right, Father," she responded with as warm a smile as she could summon up. What she really wanted to say was, "Well, you darn well should have." Then, a few days later, as the good Father might have put it, God came through with another plan. Nancy was taking a break from preparing supper to sit at the piano and play her major musical accomplishment, the "Skater's Waltz." The boys were out in the street throwing a football.

She rose and went out on the porch as Hank drove up and parked in the little driveway leading to the coal chute.

To her surprise, he had someone with him, a tall, athletic-looking fellow with a balding forehead who followed Hank to the porch.

She suddenly recognized Charlie Hyland, the state credit union organizer from the Banking Commission. He had visited the winter before to talk up the possibility of forming a league, a state trade association for credit unions. "Good to see you again, Mr. Hyland," she said as she led them into the living room, where Hank explained that Hyland had come to Brighton Falls to organize a credit union at the local power company and had visited Hauser to see how its credit union was coming along. Hank had invited him home for supper.

"I hope you don't mind," Hyland said apologetically to Nancy. As a matter of fact, she was a little irritated at having an unexpected guest, and even more concerned about what Hyland might say about the parish's failed credit union. But she responded only with: "I hope you don't mind pretty simple fare, Mr. Hyland."

"It has to be better than hotel food," he said. "And call me Charlie."

Nancy was not being modest when she spoke of "simple fare." She had early on abandoned any attempt to duplicate her mother's skills as a cook, baker, and general manager of the household. She relied heavily on the soup pot and pressure cooker and the dwindling supply of home-canned goods in the cellar. The bread

these days came from the grocer. Fortunately, she and the boys were able to keep the garden and the chickens going, so the family was supplied with fresh produce and eggs.

She descended into the dim basement, with its octopus-like coal furnace and heating ducts, and opened the door to the cement-block root cellar in one corner her father had built for Adele. She pulled the chain of the electric bulb and surveyed the shelves sparsely filled with canned fruit, pickled vegetables, jams and jellies, bottles of home-brewed wine — the testament, as it were, of her mother's care.

For a moment, she was filled with longing for her mother, despair at her own inadequacies, and guilt over her lack of enthusiasm for this job of looking after the family. She was ready to lay down her life for them — why wasn't she willing to do canning? A tear of self-pity trickled down her cheek, but she impatiently brushed it off and selected a jar of peaches to serve as dessert.

As they ate their chicken-vegetable soup at supper, Hyland was full of enthusiasm about his recent trip to Estes Park, Colorado, where a group of credit union people from across the nation had gathered to organize a national trade association. "The time was ripe," he said. "You know about the new federal credit union law?"

Nancy and Hank nodded. "Well, we don't really need the federal law here in Wisconsin because we've got an excellent law already," Hyland continued, "but it opens up organizing in every state without a law or with a poor law. So we're really going national in organizing, and Mr. Bergengren felt it was time to convert the National Credit Union Extension Bureau into a regular trade association, just like the bankers and the manufacturers have."

He paused to work on his soup. Nancy passed the bread. He took a slice and broke it into pieces and floated them in the bowl. "This is really good soup," he said. "My mother died when I was young, back in Kansas, and I was raised by my dad. He wasn't a very good cook, unfortunately." He took a spoonful of the soup with a bit of bread.

"Then he remarried a lady with four kids, and there wasn't room for me, so I left at thirteen. My dad farmed me out to a printer in Emporia, Kansas. Well, we didn't agree on anything, so I left there and drifted around for a

while until I finally wound up in Wisconsin fighting fires in La Crosse. That's where I met Tom Doig."

"You mentioned that when you came through last winter," Hank said. "You and he organized a credit union for your fire department."

"That's right, and I was happy as a clam fighting fires and managing the credit union. I figured I was set 'til retirement and a pension, but when the banking commissioner decided to hire a credit union organizer, Bergengren and Tom put the hammerlock on me, and here I am."

Hyland was full of stories about organizing credit unions. "I'm not a salesman like Doig, but people seem to listen to me," he said. He could go into a place and within ten minutes persuade management to sponsor a credit union.

"The field's ripe, you see. We've got 270 credit unions in the state now. Soon it'll be a thousand, two thousand. Bergengren says in a few years, we'll have a hundred thousand credit unions in the U.S."

Nancy found herself asking, "How many of them fail?"

"Surprisingly few, considering economic conditions. Much better record than the banks. And most of those failures are due to factors beyond the credit union's control — like plant closures. And the losses are minimal — a few thousand dollars for the entire state over the last few years."

She looked down at her soup.

"You're thinking about that credit union you persuaded your parish to organize," Hyland said. "I noticed it was liquidated. Tell me about it."

"Well, it was a flop."

He waited.

"Our delinquencies were out of control," she said with sudden vehemence. She proceeded to rattle off the financial figures. "I just feel awful about it."

"And you were manager?"

"No. I was secretary. Father Heinrich pretty much ran the credit union."

"But you sound as if you feel responsible for this failure."

"I could have done more to persuade the board and Father to take action."

"Well, maybe you could have," Hyland said, "And then again, maybe not. The problem you encountered happens. People confuse the credit union with a charity organization. Even in industrial plants, when a credit union is formed, the first loan applicants often are the poorest risks. The credit committee has to be a bit hard-hearted, if you understand."

She nodded.

"I imagine Father Heinrich is a wonderful priest."

"Yes, he is."

"But not every priest is a good business person, though many parish credit unions are very successful. However, it sounds like you'd make a good manager," Hyland continued. "Have you thought about organizing another credit union?"

She looked at him in surprise.

"No."

"Well, you should."

"I tried to form one at our school, but the authorities didn't approve. The parish was my big effort, and, well . . ."

Hyland smiled. "I suggest a neighborhood credit union. I don't usually recommend it. Tight industrial or governmental common bonds usually work best. But with your background and obvious knowledge — I think you could make it work."

"Can we do that?"

"The law permits it. And if you and I can draft a good set of bylaws, I'll recommend approval by the banking commissioner."

Nancy sat almost speechless for the rest of the meal, while the conversation shifted to what Hyland saw as the next step now that the Credit Union National Association had been formed.

"It's really an association of credit union state leagues, not of individual credit unions," he said. "We felt that the state leagues would be best equipped to meet the needs of local credit unions."

"But we don't have a league here in Wisconsin," Hank said. "Not unless something's happened since you came through earlier."

"Exactly, that's the next step," Hyland said. He told them they would be receiving letters in a few weeks inviting them to attend a meeting in Madison to form a

state league, which would turn around and ratify the constitution of the Credit Union National Association.

"And I'll tell you something — I've been lobbying the Madison Association of Commerce to invite the association to make its headquarters in Madison. Wouldn't that be terrific?"

The boys excused themselves as soon as possible to go outside to take advantage of the lingering daylight to play. When supper was over, Nancy called them in to wash dishes while the grown-ups piled into Hank's car to drive Hyland to his hotel.

Nancy and Hank sat on the bed in Hyland's room while he typed fill-in-the-blank incorporation papers and bylaws for the "Brighton Falls Eastside Neighborhood Credit Union."

"Bergengren insists I take my office with me when I travel so I can make good use of my evenings," he said a bit ruefully. "Get at least five signatures on the incorporation papers, elect your board and get the bylaws approved, send everything to me, and I'll get you okayed."

He shook Nancy's hand. "Just make sure you're elected manager."

14 Madison

Nancy was thinking about all this as the train carried her and her father toward Madison that October. A light snow had mantled their area of Wisconsin in white. They passed miles of scrub forest — the "cutover" left after the logging of the previous decades — interspersed with tamarack marshes, farm fields and buildings.

Much of this land was derelict — abandoned for lack of payment of taxes. In its veil of white, under a pale gray sky, it looked ghostly and forlorn. She thought of the sadness of the last few months since Adele's death. She hoped the trip would help heal her father's grief.

After they received the letters of invitation to attend the organizational meeting of the Wisconsin Credit Union League, she had argued Hank into the trip. Yes, it drew down their savings. Yes, they had to arrange to have the boys join their older brother on the farm for a couple of days. And, yes, Hank and she had to take a Friday off work.

"But you haven't had a real vacation in years, Papa. You need this. I need this. It's a chance to be part of history."

Listening to the steady clack of the train wheels, feeling the jolting of the cars, she remembered the evenings after school spent organizing the neighborhood credit union. It had not been that difficult, going down the street, knocking on neighbors' doors, being invited in for a cup of coffee or tea, talking up the credit union.

Everyone on the east side of Brighton Falls, as defined by the river, was eligible to join, except for those who belonged already to a credit union. Hyland had said the field of membership could be expanded later to include the west side of the river if the credit union proved successful.

The concept of a credit union appealed especially to the womenfolk. Nancy smiled as she remembered her first conquest, Mrs. Harrington, who lived two doors down from the Schmidt's house.

"Our youngest boy broke his arm last winter, and we had to go to my parents to borrow money to pay the bill, and I really didn't like to do that, because they look down on my husband because he doesn't have a big, whoop-de-do job, he just works at the lumberyard. It would have been nice to have someplace like you describe to borrow from."

Mrs. Harrington led Nancy into the kitchen and opened a cabinet door to reveal a Mason jar three-quarters filled with coins and a few bills. "You say we could earn interest on this?"

"Yes."

"Well, sign me up."

"Will your husband mind?"

"Not if he wants his supper," Mrs. Harrington laughed.

Within a few days, she had her founding group, was elected Treasurer-Manager, and had established an account for the credit union at the one remaining local bank. She made sure the board included mainly women, who, she felt, would be tighter with a penny than the men.

Now, as the Wisconsin landscape rolled by, her thoughts drifted, as they often did, to Gerald Hauser. He had taken her to the picture show several times, to the

county fair, where he had held her deliciously close as they rode the Ferris wheel (and listened sympathetically to her account of that fateful airplane crash years before; she left Frank Steiger out of the account), and to a dance at the country club — which in Brighton Falls consisted of a nine-hole golf course and a restaurant and bar frequented by everyone, not just country club members.

She had been plainly dressed for the dance, but that was all she could afford, and she wasn't about to splurge on a gown she would have little opportunity to wear anywhere else. Some of the other women had been cool toward her, but she suspected that was because she had taken Gerry out of circulation.

In a way that was funny, because she wasn't at all sure she wanted a serious relationship with him. Yes, her heart lifted when he arrived in his roadster to pick her up, and she responded ardently to his kisses when they parked on Sand Hill Point overlooking the river. But it was nothing like the crush she had had on Frank Steiger. If Frank had crooked his finger at her — he never had, of course — she would have come running. But he married Marilyn right after graduation from high school.

There also was the barrier of religion. And she knew Gerry's family wanted a tonier wife for him than the Hauser shop supervisor's daughter. Like Mabel Dobson, the oldest daughter of the president of Brighton Falls Power and Light, who had gone to a private two-year college and then spent a year in Paris.

Nancy wasn't even sure she wanted to get married — at least not soon. She loved her teaching job, and she might be expected to give it up if she got married. Then there was her family. She had gotten over her first scare about being "mother" — determining that she wasn't Adele, nor was meant to be. But it did take a lot of energy.

And finally, there was the credit union — in its formative stages and needing any energy left over from teaching and housekeeping. She was determined to make it a success.

Where did all that leave time for marriage — and children?

Hank sat beside her, eyelids drooping, hypnotized by the motion and sounds of the train. He was exhausted —

the summer had been one long struggle, and then Adele's death.

He still couldn't really believe she was gone. He woke at night and rolled over, expecting to encounter her warmth and finding emptiness. The widows of the church had been not so subtly flirting with him, but although he was kind to them, with a sort of clumsy gallantry, the idea of another woman held no appeal. That might change, he thought sleepily. But not now. Not now, when waking in the morning he swung his feet to the hooked rug by the bed and sat bleakly trying to find heart to get up and proceed with the day's responsibilities.

With a great chuffing and sighing of steam, the train pulled into the Madison depot at dusk. There were taxis waiting, but Nancy and Hank, learning that the hotel was not far, decided to walk. As they carried their suitcases up West Washington Avenue through the cool evening, their feet stirring fallen elm leaves, Nancy saw the Capitol dome floating white in the darkening sky. That was where the league organizational meeting would be held the next evening, she knew, in the State Assembly Chamber. They could have taken the next day's train down and gotten there in time for the meeting, but Nancy was determined that this would be a real vacation and that they would spend the day sightseeing, and perhaps she would do a little shopping.

For this was her first visit to Madison, indeed her first visit to any city larger than Brighton Falls except a weekend spent years before with her family visiting relatives in Minneapolis — and then they had not done any sight-seeing.

She wanted to make the most of this visit. She was also hoping to meet other credit union volunteers and learn what was working for them.

The hotel, which was across the street from the Capitol, lived up to her expectations, with a plush lobby, red carpeting, and gleaming woodwork and brass. Far superior, she thought, to the Brighton Falls Hotel, which was really a boarding house with aspirations. She felt a little like a rube as they presented themselves, suitcases in hand, at the front desk. But the desk clerk was polite,

only raising his eyebrows slightly as they turned down his offer of a bellboy to carry their bags.

"Nancy? Hank?" a voice called out as they moved toward the elevators. They turned and saw Charlie Hyland coming across the lobby.

"I thought it was you folks," he said, as they shook hands. "How's your credit union doing?" he asked Nancy.

"So far, so good. We've got forty-six members."

"I knew you could do it. You've got credit union written all over you."

She blushed. "And you're full of blarney."

"Well, I have to confess to a drop of Irish in my veins. Listen, the Madison credit unions are attending a dinner here tonight. Bergengren's going to speak. You want to come?"

Nancy looked at Hank. "Sure, if we won't be barging in."

"There's always room for a couple more. Just show up at 6:30 in the banquet room. I'll make sure they have seats for you."

Hyland saw them come into the banquet room and hurried over to guide them to a table of Madison credit unionists. Among them was a pretty, smartly dressed woman in her thirties — or early forties. It was hard to tell, she was so expertly made up.

"Nancy, I want you to meet another credit union lady, Mary Hawthorne," Hyland said.

"What's your credit union?" Nancy asked as they were seated.

"Lutheran Hospital Credit Union. I'm nursing supervisor. I'm also manager of the credit union. This is our board president, Bill Farrell." The red-faced director gave a little bow to Nancy. "Pleased to meet you."

Nancy explained why she and her father were there. The waiter arrived with their dinners, baked chicken with mashed potatoes, gravy, and string beans.

"Waiter, bring me another glass, would you?" Mary Hawthorne said, winking at Nancy and Hank.

"Yeh, bring us all extra glasses," her board president said. After this rather puzzling request, the conversation turned to credit unions.

Nancy noticed that Hank kept glancing at Mary Hawthorne, as she took a compact out of her purse and

checked her dark hair and cherry red lipstick. Nancy was fascinated herself with the poised, breezy woman. She noticed that Mary wore no wedding ring.

The extra glasses arrived, and Mary proceeded to demonstrate their purpose by taking a flask out of her handbag and pouring an inch of whiskey into her empty glass, spilling a little water and ice into it from her other tumbler.

"Cheers," she said, raising the glass. "To the Eighteenth Amendment," another diner said, pouring his own, and raising the glass. Both Nancy and Hank hesitated when Mary offered them her flask, then Hank smiled and nodded.

Nancy, to her father's discomfort, also nodded. He was not quite used to her being an adult.

He continued to glance over at Mary, who from time to time looked at him appraisingly. Apart from Nancy, the others at the table were oblivious, talking about credit union business. But Nancy was acutely aware of the glances, and it made her uneasy. This was her Papa Mary was surveying like a cat considering a mouse. Except, of course, he wasn't a mouse. He was a man, a man whom Nancy had never really considered in the light of a woman's interest before.

She suddenly had a memory. She was a little girl; it was a chilly February night and she was padding in cold, bare feet down the hallway from the bathroom when she passed her parent's bedroom and heard strange, muffled noises.

For some reason, she panicked and pounded on the door.

"Papa, Mama," she yelled. Mama had come to the door finally, in her bathrobe, her face flushed, hair disheveled.

"It's all right, Nancy," she said, cradling her daughter in her warmth. Then she released her and patted her on the bottom. "Run along to bed. Everything is all right." She closed the door, and Nancy heard her father's laugh.

Oh, Mother of God, Nancy said to herself, as her face grew warm. She sighed and tried to concentrate on her food. The plates were removed, and the dessert arrived, a sort of apple crisp with whipped cream.

The waiter poured another round of coffee, and Mary lit a cigarette. Soon the air was hazy with smoke as the

rest of the table lit cigarettes or cigars. Nancy and her father turned down offers of smokes. Neither smoked routinely, although Hank still indulged in an occasional cigar and she had begun accepting cigarettes from Gerry once in a while, telling herself that she certainly wouldn't develop a habit.

At the head table, a man arose, and soon Nancy's unspoken question as to who was putting on this dinner was answered. He spoke at some length on behalf of the Madison Association of Commerce, expressing the hope that the newly created Credit Union National Association would decide to make its home here. He then introduced Charlie Hyland as a "major force in promoting Madison as the next headquarters of the credit union movement."

15 Bergengren in Person

Hyland spoke only briefly to introduce Roy Bergengren, "the man who has done more than any other single individual to make credit unions a reality, apart from Mr. Edward A. Filene, who has worked mainly behind the scenes to support Mr. Bergengren's work financially and politically."

Bergengren, a tall, slightly heavy-set Nordic man with a pleasant, Boston-flavored voice, began speaking quietly, saying that Wisconsin, with ten percent of the nation's credit unions, was a pioneer in a great new social movement. As he spoke, his voice became more urgent, more rapid, with intonations reminiscent of FDR's. Sometimes the words tumbled out so rapidly that with his Boston accent he was hard to understand. Most of what he said was familiar to Nancy from her reading of *The Bridge*, but he made it sound like the American Revolution was under way.

No wonder this lawyer operating out of a small office in Boston had managed to establish a national movement in little more than a decade.

"We will not permit the 42 percent lenders, the loan sharks, the pawnshops to prey on the working people of America," Bergengren thundered, his fist hammering the rostrum. "We will establish a more just financial system, so Joe and Mary Worker can enjoy the benefits of thrift and low-cost credit, just as much as the residents on Millionaire's Row."

The room exploded with applause and cheers. The credit unionists rose as a body, Nancy and Hank among them.

Some of the men at the head table, who perhaps were millionaires, looked a little taken aback by it all. Only gradually did the credit unionists' enthusiasm subside and the diners return to their seats.

Bergengren grew quieter, then built to his closing sentence:

"With the establishment of a new federal law, with the creation of a national trade association, with tomorrow night the creation of a Wisconsin credit union league, we will carry the banner forward — the banner inscribed, 'No Usury. Cooperation and Brotherhood.'"

"Cooperation!" someone yelled, and someone else cried, "Brotherhood!" The others picked it up like a chant. Bergengren stood there, his eyes alight, letting it die gradually, then holding out his arms, "Goodnight, we'll meet again tomorrow in the Capitol." He turned and began moving along the head table, shaking hands, then walked out into the crowd. The credit unionists swarmed around him.

"Well, that was a stem-winder," Mary Hawthorne said.

"Pretty good speech," Hank said. "Pretty good."

"It was a great speech," Nancy said. Her eyes were moist.

They shook hands with the great man and with Charlie Hyland who was moving through the crowd with him.

"Come on," said Mary. "Let's get a nightcap."

"Nightcap?" Nancy asked.

"Over at Clancy's Bar. It's just a few blocks over."

"I don't know. It's pretty late and we've had a long day."

"The night's young."

Nancy looked at Hank. She expected him to refuse, but instead, he said, "Sure. Good idea."

Good idea? Nancy began to get angry. Her mother was dead only a few months, and here Papa was acting like he was young and single. Once they gained the street and Mary had indicated the direction, Nancy walked so rapidly that she outpaced the two of them, then realized that wasn't a good idea, and slowed to let them catch up.

They weren't saying much. That made her all the more irritated.

Here she had been hoping to have a night of credit union talk, and what she was doing was chaperoning her father.

Although Prohibition was in force until the last needed state ratification, nobody was paying much attention any longer. The air in Clancy's smelt of smoke, beer and whiskey, and the drinks were out in the open. They were able to find a small table, and Mary and Nancy sat down while Hank went to the bar to get two beers, and a whiskey sour for Mary.

"Hey, Nan," Mary said, "You look like you're not having a good time."

"I'd rather you called me Nancy."

"Okay, Nancy. Tell Aunt Mary what's wrong."

"Nothing's wrong."

Mary lit another cigarette. "It's your dad, isn't it? You don't like me flirting with him. I don't blame you. If I had a dad, I'd probably be protective, too."

"You don't realize — my mother died this summer."

Mary widened her eyes slightly. "Jeez. I'm sorry to hear that. I didn't realize he was a widower."

"You thought —"

"Nancy, don't take things so seriously. When you get to my age, and you've been separated from your bastard of a husband for twenty years, you flirt automatically with any good-looking guy. And your dad is good-looking, you know."

"I know."

"I mean he could lose a few pounds, but hey, love handles are okay."

Nancy was perversely angered by this remark.

"He's not overweight."

Mary shrugged, and flicked the ash from her cigarette on the floor. "Well, anyway, if he doesn't want to play, I can't make him. And if he does, that's his decision, isn't it?"

She looked at Nancy with a mixture of sympathy and amusement. "So far he's been very gallant and proper. I like your dad. And I like you, Nancy. You're all right."

In spite of herself, Nancy was flattered.

"You have a boyfriend?" Mary asked.

"Sort of."

"Sort of. What kind of boyfriend is that?"

"He's very sweet and kind, and I like him a lot. But I'm not sure I want to get married right now. And his family certainly doesn't want him to marry me."

"Oh, go ahead, marry him. Tweak their noses."

Nancy laughed. "I'll have to remember that."

Hank finally returned with the drinks. "Getting the bartender's attention was a real job," he said.

"Yeah, he plays favorites," Mary smiled. "I should've gone up."

"I'll bet you'd get instant service."

"You're right."

The jukebox began playing, and Mary stood up. "You going to invite me to dance?"

"Oh, no," Hank said. "I'm a country boy."

I'm a country boy? Nancy didn't know whether to laugh or cry.

"I'll show you." Mary seized his hand and he rose reluctantly and clumsily. She guided him to the tiny dance floor, not much more than two yards square. Nancy sighed and watched them.

Mary seemed really to be teaching him how to place his feet and sway in time to the music. He held her gingerly, but as he grew more comfortable, she moved closer to him.

Nancy had seen her parents dance at weddings, but only waltzes, polkas and schottisches. Not this sort of intimate swaying — she had always thought of that as her and Gerald's realm.

They were talking, rather seriously, she saw. She wondered if Mary was asking about Adele. Oh, Mama, she thought. Don't hold this against him.

The music stopped. Mary said something, and Hank went over to the jukebox and played another song. This time, Mary moved even closer, laying her head on his shoulder. He saw Nancy looking at them, and smiled apologetically.

Then Mary was speaking to him again, and he drew back a little and looked into her eyes. He shook his head, and she smiled, a little wistfully, and laid her head on his shoulder again. When the music ended, he led her back to the table.

"Time to go," she announced, reaching down for her purse, taking out a cigarette, and lighting it. "At my age, I need my beauty sleep."

"Are we going to see you tomorrow?" Nancy asked.

"Sure. I'll be there. Well, take it easy — take it any way you can."

She slung her purse over her shoulder and was off, before either of them could say anything.

They walked back to the hotel, each lost in thought.

"Goodnight, Nancy," Hank said at her door and grasped her arms and kissed her hair, just as he had done when she was small.

"Goodnight, Papa."

16 A New League

The next day, Nancy went shopping, had lunch at a little restaurant on the square around the Capitol grounds, and then toured the domed edifice topped by the golden statue of "Miss Forward" — admiring the building's soaring interior, its marble balustrades and stairs, all modeled, she learned, on the National Capitol.

Hank slept late, and after lunching in the hotel dining room, joined Hyland in the lobby, along with other credit unionists coming into town, to attend the Wisconsin-Marquette University football game. The Madison Association of Commerce had arranged for a bloc of tickets to be available for the credit unionists at \$2.20 per ticket. It was a tight contest, with Wisconsin edging Marquette 3-0, and Hank, at supper in the hotel's restaurant, enthusiastically described the field goal that had won the game.

Having had only a one-room-school education, Hank had never had an opportunity to play organized sports, but he loved both baseball and football. Nancy had not seen him so relaxed in years. She congratulated herself on persuading him to come to Madison. And, yes, she had to give some credit to Mary. Nancy was relaxed, too, having had a nap in her room while Hank was at the game, and a glass of wine with her meal. She had plenty of tough decisions to make, she reflected, as they walked across the street to the Capitol for the meeting, but she was determined not to worry about them until after they returned to Brighton Falls.

Three hundred or more delegates, representing some one hundred and twenty-five credit unions, filtered into the ornate Assembly Chamber and took their seats. After Nancy and Hank had seated themselves, she saw Mary Hawthorne enter. The nursing supervisor glanced over the crowd, saw them, and waved, but sat down with some other credit unionists.

Hyland chaired the meeting, but again did little more than introduce Bergengren. In contrast to his rhetoric of the evening before, the Massachusetts organizer was brisk and businesslike. Speaking without notes, he outlined the progress of the movement to date. "During that time, 38 state laws, a law for the District of Columbia, and a federal law have been enacted. Credit unions have grown to 3,000 credit unions in the United States with 600,000 members and resources of \$62 million."

He asked the delegates to form a state league, elect a board and officers for the league, have them ratify the constitution and bylaws of the national association, and finally, elect directors to represent Wisconsin on the national board.

Bergengren read the proposed constitution and bylaws for the league, which he had drafted and which had been adopted by more than a dozen other states he had visited since the Estes Park meeting. After he exhorted the Wisconsin credit unionists to act boldly, Hyland called for seven delegates to come up to sign the league constitution. There were a few questions, then Hyland announced, "Well, we have obtained sufficient signatures that Wisconsin will have a state league."

The rest of the night's business was carried out expeditiously, and Wisconsin became the 14th state league to ratify the constitution and bylaws of the new national association. Nancy had a vision of Bergengren carrying this road show from state to state across the nation, and wondered just how much work had gone into preparing the ground for the quick formation of the league and the rest of the evening's work. She guessed there must have been considerable backroom negotiation with, for example, the Milwaukee credit unions, which represented the largest bloc of credit unions in the state.

But her own experience had taught her that nothing could be accomplished without that kind of persuasion, perhaps even some arm-twisting. She guessed most of

the delegates, like her and Hank, had been willing to be led, willing to be a small part of history.

On the way out of the meeting, she noticed Hank glancing around and guessed he was looking for Mary Hawthorne. But she had left ahead of them.

Their trip back to Brighton Falls the next day was uneventful. Much of the time they read or stared out the window, each lost in thought. They did agree that it had been an exciting trip. At one point, Hank asked, "What did you think of that lady — Mary Hawthorne. She was something, wasn't she?"

"She was."

He was silent for a minute. "You know, I was flattered to have her pay attention to me — but I couldn't forget Adele."

"I know."

He sighed and patted her hand. "There will never be another woman like your mother, Nancy. Never."

"Maybe not, Papa. But maybe you'll find somebody."

She was not sure what she, herself, thought of Mary Hawthorne. Admirable independence. Bold. But a shark in some ways. Something about her reminded Nancy of Diana Darling, the aviatrix who had carried Nancy into the sky.

She thought of Mary's slightly wistful smile as the nursing supervisor leaned her head on Hank's shoulder. The image stayed with her for much of the trip and the days after.

Book Three - 1944

17 A Confession

"Bless me, Father, for I have sinned."

Nancy Hauser kneeled in St. Mary's dark wood confessional before Saturday's early mass. On the other side of the panel, Father Martin, the young, energetic successor to Father Heinrich, shuffled his feet. She imagined him twiddling his thin thumbs. He was a sharp contrast to his predecessor, who in his declining years had become increasingly slow and deaf. "Speak up! Speak up!" Father Heinrich would roar to embarrassed penitents. Once those waiting for confession had been privileged to hear him bellow: "Three times a day? You'll go blind!"

"I've been impatient with my children," Nancy said finally. The nine-year-old twins, Jack and Gina, were go-getters — always on the move, good-hearted but not especially respectful of authority. "This morning, I found myself yelling at them. It was so awful, Father, I sounded like a fishwife."

"It must be difficult with your husband away."

Confession in theory was anonymous. But Father Martin by now knew Nancy's slightly rough voice, the touch of lilac perfume she wore to church, the scent of smoke on her clothing, her hesitations and coughs.

He had unerringly touched Nancy's heart. Her eyes moistened. "I hate this war. Why did he have to volunteer?"

"You told me he said the Army needed German speakers as interpreters," the priest replied.

"I think he felt ashamed he was safe at home when his father had been to war. You men! — I'm sorry, Father, I don't mean you."

"So you are angry, and it comes out against your children."

"You think so?"

"Anger is still a sin, unless it's righteous anger. Be angry at the Germans."

"I am. Sometimes I'm so ashamed of my German blood."

"You aren't part of this."

Nancy fell silent, and heard Father Martin shift his feet again. She badly wanted a cigarette. Finally, he prompted:

"Anything else?"

She hesitated, cleared her throat. "I don't know. I just keep falling short in so many ways. I'm not kind enough, patient enough — I-I have impure thoughts . . ." She fell silent.

"I know you," Father Martin said finally. "You're a very good person, a very good Catholic. You'll overcome this. Now, for your transgressions, you will say ten Hail Marys. Go and sin no more."

As she left the confessional, Father Martin stepped out of his space, a lanky exclamation point of black. He handed her a book of war stamps. "I've accumulated enough for a \$25 bond. Would you bring it to mass tomorrow?"

"Of course."

"Thanks." He smiled, and retreated into the confessional as another woman entered.

Nancy did not stay for mass. Going out into the wet April morning, into a misty rain mixed with snowflakes, she met Martha D'Uberville coming up the steps.

"Martha!"

Their umbrellas collided as their handshake turned into a hug. Martha had the fragrance of gardenias and some tropical wood. She was short, buxom, in her fifties, with a coffee-and-touch-of-cream complexion. Her short hair with streaks of gray was hot-combed into straightness. Horn-rimmed round glasses gave her an owlish expression.

Before knowing Martha, Nancy had never touched a colored person — for the simple reason she had never met a Negro until Martha began coming to church.

The county had long had two Negro families who farmed and came into town occasionally to buy supplies or go to the picture show. But they kept largely to themselves. More recently, with Hauser Specialty Manufacturing running three shifts to meet war demands, a handful of colored men had come down from the Twin

Cities to work there. Nancy's father, Hank, superintendent at the plant, had been uneasy about hiring them.

"They're just different," he complained. "They talk different, they smell different — I don't know how they'll work out." But Hauser needed the extra hands, and in any case, President Roosevelt had issued an order forbidding war manufacturers to discriminate against Negro workers.

The newcomers were deferential, soft-spoken except when joking and talking among themselves, when their southern tones and sometimes raucous laughter would strike a jarring music. They associated mainly with each other in the lunchroom and after work. Hank somewhat grudgingly admitted that they worked hard enough, and he upheld their right to join the plant credit union.

Martha D'uberville's younger brother, Randolph, a chunky shy man with a slight stutter, was a janitor at the plant. When Randolph got pneumonia, Martha had come up from Memphis to nurse him. She had gone to the plant and argued her way into taking Randolph's place as a janitor while he recuperated. That was something new, too, women taking over men's jobs.

Born in Montgomery, Alabama, Martha had lived in Memphis since age twelve. She had married a river worker named D'Uberville from New Orleans. A Baptist, she had converted to Catholicism for his sake. He had died in a dock accident.

"How you doing, honey?" Martha asked.

"Pretty well. How's your brother?"

"Oh, he's getting better all the time, honey, thank you. I pray the Holy Mother for him every chance I get, and she's looking after him. He's almost ready to work again. I'd like him to come to church with me, but he's still Baptist, and he never was much for church-going anyway except at Christmas."

"I suppose you'll go back to Memphis when he's recovered?"

"I suppose. But, you know, I like it here. It's quiet and pretty. I've had people stare at me, and a few of them go out of their way to snub me. But some of them are friendly, once you get to know them." Nancy knew there were some bars where it was hazardous for colored men to visit. One or two restaurants had made it clear Negroes were not welcome, but the town as a whole toler-

ated the newcomers, if it did not clearly accept them, viewing them as a wartime aberration.

"I hate to see you go," Nancy said. "You're a real bright spot in our lives."

Martha smiled. "Honey, you talk about bright spots, you're talking about yourself. You were the first person in the church besides Father Martin to offer me your hand — and for a while, the only one. You led the way."

Nancy blushed. Seeing her discomfort, Martha changed the subject. "And how is your daddy?"

"He's fine. But he's in between housekeepers and the place is a mess." Hank, after the brief flirtation with Mary Hawthorne in Madison a decade earlier, had settled into a comfortable widowerhood, much to the dismay of the church widows and spinsters. Nancy had kept house for him and cooked until her marriage to Gerry, and Hank had gotten along since then with a series of housekeepers Nancy hired. But with the war, and the plentiful supply of jobs for women to fill, it was hard to find adequate help.

"Oh, honey, if he needs a hand, why don't I go over and neaten things up? I mean, Randolph's going to head back to work next week, so they won't need me at the plant."

"I couldn't ask you to do that."

"Why not? I've kept house and cooked for all sorts of families, and raised my brothers and sisters, and my children, too."

"It would be wonderful if — maybe until we can find someone permanent? We'll certainly pay you."

"Well, we can talk about that. I can stay around for a little while longer at least. You want to see if it's all right with him? I mean, he might not want a colored lady messing with his things." Martha poked her glasses into place. "People up here are funny that way. Down south, they at least let us raise their young-uns, and do their washing and ironing."

"Oh, I think he won't have a problem. But I will ask him." Privately, she wondered. Her father was aging into an old bear with fixed habits and a suspicion of change. Nancy felt Martha was dependable, and it would be a relief not to have to worry about her father for a little while. She had so many other concerns — the fate of her husband and her brother Harry overseas, her twins, the slow

erosion of the credit union's balance sheet due to the war, and on top of all that — her own emotional confusion.

"Well, you talk to your Daddy about it. I've got to go get my sins forgiven," Martha laughed.

"Oh, you can't have many sins," Nancy protested.

"Honey, you'd be surprised. I come from a long line of sinners." Nancy gave Martha a parting hug, and walked to the Library on Main Street, where her credit union rented office space. It was actually the same small room where she had pasted in library card pockets as a part-time worker while going to high school..

18 Lillian Thomas

Nancy had been forced to stop teaching when she became pregnant with the twins, but that gave her more time to devote to the credit union. The credit union was now open four days a week: Monday, Wednesday, Friday afternoon and evening to accommodate members who got their pay on that day, and Saturday.

She and the twins were now living with her in-laws, the Hausers, in their big house on the West Side of the river. The Hauser's housekeeper, Mrs. Andersen, could look after the nine-year-old twins when needed.

The rain was ending, and it looked as if the sun might break through. The first thing she did when she reached the little office was to take care of Father Martin's war bond. She took a blank bond from the black and gold corner safe and slipped it into the typewriter. Under the legend, "The United States of America Ten Years From the Issue Date Hereof Will Pay Twenty Five Dollars," she typed Father Martin's name and address, and in the upper right hand corner: 1944. Her fingers remained poised over the keys as she thought about Gerry.

They had married soon after she had returned to Brighton Falls from the Madison trip. While he had not converted to Catholicism, he had agreed that any children would be raised in the Church. The twins were born the following year. He had enlisted in 1942, serving as an interrogator of captured Germans, first in North Africa, now in Italy. Nancy slept alone now, half waking at 3 a.m. to feel his absence. As she stared at the incomplete

war bond, she thought of the welcome the Italians in the newsreels were showing the GIs. Had Gerry remained faithful? Was she faithful? Well, in body certainly . . . She shook her head, finished filling out the bond, put it in a business envelope, and tucked it in her purse to give to Father Martin after tomorrow's 10 o'clock mass.

As she was neatening her desk, a young woman and her husband entered the office. The woman was blonde, crisply pretty, and knew it. Nancy recognized her as a clerk at the five and ten, although she did not know the woman's name."

Can I help you?" Nancy asked, rising to shake their hands.

"You're the credit union lady?" the young woman asked, rather redundantly, Nancy thought, since the sign on the door read "Brighton Falls Credit Union." But, she realized, that was how she was known around town — as the "credit union lady."

"Yes, I'm Nancy Hauser." The woman looked around the room, at the old desk, and at the war bonds poster on the wall. Nancy sensed that the office did not live up to the young lady's taste.

"I'm Lillian Thomas, and this is my husband Tommy," the woman announced finally, and took a seat in front of the desk and laid back her light coat, a rather expensive-looking article in blue. She wore a matching blue dress that Nancy recognized as coming from Meier's Fine Clothing down the street.

Her husband stood there a moment, bobbed his head, and sat down beside her, looking over at his wife like a farmhand examining a butterfly that had landed on his pitchfork. Without asking, Lillian Thomas took a pack of cigarettes from her purse and lit up. Nancy moved an ashtray closer to her.

She could have guessed the couple's problem, but delved into the details. They were both working, earning fairly good money, Lillian at the five and ten, Tommy as a truck driver. A high school football accident had blinded him in his left eye, keeping him out of the military but with the wartime shortage of able-bodied men, he still could get a job driving truck. They had no children, and spent their income as they received it, and then some.

They were up to their ears in installment debt, plus apartment rent and day to day living expenses, and they

needed a loan. They had gone to the bank, and of course had been turned down. Then they had compounded their woes by getting an exorbitantly priced loan from the Brighton Falls Small Loan Company, on which they now were in danger of defaulting.

Nancy, as simply and nicely as she could, explained she couldn't recommend them for a credit union loan until they got their financial house in order. That meant changing their spending habits.

"We earn good money. Why can't we have nice things?" Lillian pouted.

"You can have nice things," Nancy told her. "But the way you're buying them — on the installment plan, with three percent monthly interest — is making them much more expensive than they need to be. And you just got in deeper by paying the equivalent of 16 percent a year on your last loan."

"This rationing business," Lillian said at a tangent.

"Yes, it's hard, isn't it?" Nancy said, and waited for Lillian to return to the subject at hand.

"Well, what do you want us to do?" Lillian said.

"First of all, we need to get a good idea of exactly how much you owe — and to who — what you're earning each week, and what savings you have," Nancy said, reaching into a desk drawer to draw out a personal balance sheet she had designed for people like Lillian and Tommy. "Then we can work out a budget that gives you a reasonable amount to live on, while saving for emergencies and paying off debt at so much a week. Then — this is the part where the credit union comes in — we may be able to give you a loan that will pay off your current debts and greatly reduce the amount of interest you pay. We'll set up a repayment schedule, so after a while you'll be free of debt and on a much sounder financial footing. Does that sound reasonable?"

"I don't know, that seems awfully personal."

"Without the information, we can't help you," Nancy said. "And you can be sure everything is confidential. We don't discuss your business with anybody."

"Well, I guess we ain't got much choice, do we?" Tommy said mildly.

"I think you'll find this process very helpful," Nancy said.

"Oh, all right. We'll fill it out," Lillian said, brushing her blonde hair back. Nancy spent a few more minutes explaining the form.

"Once you've completed this, call me. I'll look it over, and then we can discuss a budget." She extracted a business card from her desk drawer and circled the phone number.

After the Thomases left, Nancy went outside for a smoke. Why were people so short-sighted, assuming that good times would go on forever, and that nothing serious would happen to them? They were so unreasonable. She coughed, and laughed at herself. She was criticizing others for being unreasonable? She tried to turn her thoughts away. But it was almost impossible not to think of that face, that smile.

19 Frank Again

The Brighton Falls Credit Union Chapter met on the third Wednesday of each month at the Falls Supper Club, on the west bank of the river. These meetings gave leaders of the town's credit unions a forum to exchange ideas and work on common projects. During the warmer months, before the meeting, you could drink your beer and eat pretzels on a balcony overlooking the dam, and that is where Nancy had taken her drink while waiting for the others to gather in the back room. The spring air still had a touch of March, and she wore a cardigan. From inside the Club came the strains of a radio polka.

As she had known he would, Frank Steiger joined her. He still reminded her of the soft-spoken, handsome senior she had had a crush on when she was a sophomore at St. Teresa's. He was heavier, with a touch of gray in his hair now. It was such a mixed pleasure having him there. A kind of quiet happiness. Guilt. Remorse. Fear.

They didn't speak for a moment, and then, as if to break the silence, Frank asked: "Heard anything from Gerry?"

She shook her head, took a drag on her cigarette, and blew out a stream of smoke. "He writes nearly every day, but the mail gets held up. I got a couple of letters last week. He's all right, and he keeps up this bright, cheerful tone, but underneath, he sounds tired, maybe even depressed. I'm just glad he's not out there with the

fighting men. I mean, he's doing an important job but I assume he's back of the front lines."

"What about your brother?"

"Okay, so far." She knocked on the wood of the table. Her youngest brother, Harry, was flying a P-38 somewhere in the Pacific. Her middle brother, Bobby, who had been so interested in flying when he was young, was now married with two small children. He worked at the Badger munitions plant near Baraboo, with an occupational deferment.

Her oldest brother, Bert, was on Uncle Karl's farm — married, with four children, all crammed into the house, but safe from the war. He had wanted to enlist, but his wife and Uncle Karl persuaded him he was needed on the farm, keeping the food flowing to the troops.

Frank Steiger attended chapter meetings because he was an accountant at the Hauser Specialty Manufacturing Company and had recently taken over as treasurer-manager of the firm's credit union. Nancy's father still sat on the board.

Nancy had at first felt only awkwardness in seeing Frank at chapter gatherings, an awkwardness that deepened when he volunteered for the education committee she headed.

Until Frank joined it, the committee had consisted of Nancy and her old school chum Harriet Smathers. On Nancy's recommendation, Harriet had been hired as assistant manager of the Farm Co-op Credit Union.

Harriet teased Nancy about Frank's attentiveness to her. But Harriet could not know the emotions beginning to stir in Nancy's heart, like glowing coals under ash.

"How's your family doing?" Nancy asked Frank, expecting that she wouldn't get a straight answer. Frank shrugged and smiled and shook his head slightly. "Okay." Rumor had it that Marilyn Pertzborn had been pregnant when Frank married her after graduation from high school. He had gone to work at the power plant while taking night classes in accounting from the local business school.

Marilyn had borne three children. Motherhood with its dirty diapers and sleepless nights did not particularly suit the former queen of St. Teresa. She began drinking, and at more than one party had gotten drunk early and

had to be driven home. The word got around that a bottle of gin was her favorite child.

Neighbors reported screaming matches — or rather Marilyn screaming at Frank and spaces where presumably he was answering in a low voice. It was Frank who saw to it that the children were clothed, fed, and taken to school. Now his youngest were in high school.

There was another pause, which Nancy broke this time.

"Everything going okay at the plant?"

"Full production, three shifts. The credit union's doing okay, too. Considering." He meant considering that rationing and wartime borrowing restrictions had severely cut loans to members, and delinquencies were up, one reason being credit unions were declaring moratoriums on loan payments by men and women in the services. And that, due in part to credit unions' enthusiastic pushing of war bonds, member passbook savings were down. Which was a shame, because everyone was predicting that the war would be followed by a recession when arms production was ended, and members would need all the ready savings they could lay their hands on until the nation recovered.

"You know, the loan sharks are back," he added in a wondering tone. "They hang around the gates, preying on the workers, especially the new ones that haven't joined the credit union."

"We need to do more education," Nancy said. "I'm going to get up on the soap box tonight, I think."

The radio's polka ended, and they heard the Andrews Sisters singing. "He's the boogie woogie bugle boy of Company B . . ."

"Time to go in," Nancy said, looking at her watch.

They paused in the bar to listen to the news over the radio. The Germans were on the run in North Africa, but fighting bitterly over every inch of ground as the Americans advanced up the boot of Italy. The Soviets were retaking their territories from the Germans. In the Pacific, it was bloody island-hopping against entrenched suicidal defenders. But there was a sense the war was moving toward a close. The announcer did not say this, but it was in the thoughts of everyone in the bar, their faces turned toward the radio.

Whitey Holmgren felt that the Soviets should be given more credit for their part in the war. He waved a chicken drumstick dramatically at the other credit unionists seated around the long dinner table in the Club's backroom. "Do you know they lost a million men at Stalingrad? We never hear about that."

Whitey, whose nickname derived from his shock of pale blond hair, now streaked with gray, was Harriet Smather's boss. He was a socialist of the Norman Thomas school. Whitey had entertained Thomas several times in his home during Thomas's presidential runs, even though Whitey now supported Roosevelt.

Whitey also was an ardent backer of Vice President Henry Wallace, who as Secretary of Agriculture during the Depression had inaugurated programs like food stamps and school lunches that helped the poor and subsidized farmers.

"After this war is done, you're going to see a real new deal for the country," Whitey told the group. "Our boys aren't going to come home and put up with our fascist corporations and all the horse manure that passes for economic policy."

"Hey, Whitey, can that talk," said Clarence Jenkins, of the Brighton Falls Electric Company Credit Union. "You know the bankers are saying we're all a bunch of communists. This war's causing us enough problems without getting credit unions labeled as un-American."

"It depends on what you consider American," Whitey said, his fair skin flushing slightly. "Is America the common folks like you and me? Or is it the fat cats pulling in their millions from war profits?"

Nancy found herself trying to mediate. "I think we're all Americans," she said. "We're all pulling together to win this war and bring our guys home."

As usual, the predominantly male gathering ignored her, and the rhetoric continued for a few minutes, then drifted to a discussion of Regulation W concerning loans, and whether it should be extended after the end of the conflict.

Finally, the chapter president, Roy Matson, intervened. "We need to stay on time. Finish up your food, and we'll start the meeting." He raised his hand to the waitress, and she brought in the dessert, brownies with a dab of whipped cream, and refilled the coffee cups.

As secretary, Nancy read the minutes of the last meeting. Although she was one of the more active members of the chapter, serving on several committees, she had never reached an office higher than treasurer, and that was for one term only. While it graveled her, she tried to be philosophical about it. As the Hauser housekeeper, Mrs. Andersen, sighed so often: "It's a man's world." Someday that would change, Nancy thought. Maybe after the war, there would be a real new deal for women, too, who had proved themselves in so many ways since Pearl Harbor.

The minutes, as always, were approved without change, and the committee reports began. Nancy rose once more to report as chairman of the Member Education Committee.

"I was going to report on our last committee meeting, but Harriet was absent due to a cold, and Frank was coming down, so we didn't get much done except very routine stuff. So I'd like to devote my time to some thoughts I've been having, especially after listening to you guys talking tonight."

"Keep it short," the president said with a grin. "We still have to see Whitey's movie."

"I'll try. All of us know that this war has been tough for credit unions. A lot of our members have been drafted. We need new members to make up the difference."

"So we've got to do a better job of selling our services. There's a real need for us. Frank tells me that the loan sharks are back hanging around the Hauser plant."

"But above and beyond that, we've got to sell the credit union idea. The other day, I was out shopping, and one of my members approached me and said he couldn't make it to the credit union that day, so would I take his deposit? Of course, I said yes. But what troubled me was that he said 'Would you put it in the bank for me?' He thought of us as a bank. I didn't have a lot of time, but I tried to give him a quick education on the differences between a bank and a credit union. He kept nodding his head, but I'm not sure he really got it. What that told me is we've got to do a better job of educating our members and the public about the fact that we're member-owned and governed."

"I remember," she continued, "when I was a kid — that was what thrilled me about credit unions — the idea of people getting together and helping each other. It seems we're not getting that across to the public."

"Hear, hear," Whitey said.

"And what I heard tonight, about how the bankers are calling us communists and un-American, that shocked me. We have good relations with the bank here, and they treat me decently when I deposit the credit union funds, so maybe it doesn't apply here. But in any case, along with educating our members about our cooperative nature, we need to demonstrate — very clearly — that while we are for the common man, we are 100 percent American, 100 percent against tyranny of any sort — whether it's fascism or communism."

"Hear, hear," Clarence Jenkins of the electric company called out. "Don't be so sure about the bank treating us decently," warned president Matson. "I hear they're about to sell the bank. The next management might not be so nice."

"Where did you hear that?" Nancy asked.

"Barbershop talk. May be nothing. Anyway, do you have any suggestions as to what more we should be doing?"

"Well, I think we should be putting ourselves out before the community more — taking part in all the big civic events. It's too late to sponsor an Easter Egg hunt, but I think we can do better with our float in the Fourth of July parade."

There were some puzzled looks around the table.

"Everybody turns out for that parade," she explained.

"What's wrong with the float?"

"Frankly, it's dinky. One little '32 Ford pick-up with some streamers and bunting and a sign saying 'Brighton Falls Credit Unions: Not for Profit, Not for Charity, but for Service.' Sorry, Whitey, I know your co-op lends us the truck, but it looks silly. The bank does better than that. It has that Lincoln touring car with the top down and the bank president waving and tossing out candy to the kids. We need something with more oomph than either the truck or the Lincoln."

"Well, knowing you, Nancy, you'll come up with a super idea," the president said, shutting off discussion.

She paid little attention to the rest of the program, which featured a flickering film on "Co-Ops For Progress" from the Farm Bureau. Her mind was busy with possibilities for the Fourth of July.

After the meeting broke up, she, Frank, and Harriet had beer out on the balcony before heading home. The lights of Brighton Falls glistened on the river. "I don't know where you come up with these ideas," Harriet said, "but I kind of like it. The problem is, the chapter doesn't have much money, so we can't get too big for our britches."

"There are lots of things we can do that won't cost much," Nancy declared. She lit a cigarette, watched the paper match burn down until it almost reached her fingers, and dropped it in the ashtray.

"We could stick a potato up the tailpipe of the bank's Lincoln," Frank said with a twinkle in his eye.

"Short of sabotage, I mean," Nancy smiled.

Harriet left. Because of rationing, she rode a bicycle during the warmer months from her home on the other side of the river. Frank lived a bit farther, and rode a bike, too. "I hope I can give you some help on this," Frank said. "But my family takes up so much of my time . . ."

"I understand."

Although there were other people seated on the balcony, the low roar of the dam muffled the conversations, giving a feeling of privacy for each table.

"I probably would resign from the committee, if you weren't on it."

Nancy wasn't sure what to reply.

"It would be a loss. You have a lot of good ideas," she said, finally.

"Thanks." He lapsed into silence, moving his beer bottle in little circles.

Nancy tried to think of something to say, something to break the tension — something to prevent her from reaching out and placing her hand on his. But she couldn't. Then he looked up and said: "We finally got payroll deduction up and running. Now, if a worker wants, he can have his deposits and loan payments deducted from his pay by accounting, instead of having to trot to the credit union to hand over the cash."

The tension broken, Nancy asked, "Is that popular?"

"It's early, but I think it will be. It's a terrific convenience for members and for the credit union. And now that the company has to withhold federal income tax, as well as Social Security, it doesn't take that much more time for our accounting department to deduct for the credit union, too. "

"Some people think it makes the credit union treasurer lazy," Nancy said, "but I think there are more useful things to do than just recording cash payments. But I don't suppose it would work for us. Our members have so many employers."

"Well, maybe you could start with just a few of the major employers — I know we would go along."

He pulled out a slender cigar from his suit jacket and reached across to Nancy's book of matches and lit up. They sat smoking, half turned to the river, looking across to the dark, rolling land beyond the lights of the city.

"I think I'd better get home," she said. He rose with her.

After a moment's hesitation, she asked him if she could give him a lift, not sure whether she wanted him to accept or not. "We can stick your bike in the trunk."

He shook his head. "I need to do some thinking, and I enjoy the bike ride. Especially on a night like this." On the radio, Kate Smith was singing God Bless America. The scent of lilacs mingled with that of water and beer. He reached out awkwardly, patted her shoulder, and turned and left.

20 Martha and the Bear

"Well," said Martha D'Uberville, gazing around Hank Schmidt's living room. It was late afternoon, and the sun streamed through the yellowing lace at the front windows.

Nancy and her father Hank, who looked uncomfortable and a little suspicious, waited for Martha to say more, but instead she moved around, her ordinarily genial face inscrutable, examining each piece of furniture. The room, which Nancy had always associated with warm family memories, suddenly seemed dingy to her, and cramped, and although her sense of smell was dulled by her smoking, she noticed a stale odor compounded of cigar fumes, beer, man scent, and spring

damp. She saw the dust where the diffused sunlight struck the coffee table, the slumping pile of science and mechanics magazines on the couch, the pair of socks draped over the lamp shade for drying and left there God knew how many days.

Hank already knew Martha, both from church and from her janitorial work at the plant. But he obviously didn't feel easy about the idea of her being his housekeeper.

Martha's face broke into a smile. "You've got a piano."

"Yeh," Hank said, the bear taken aback by a squirrel. "Nancy used to play it."

"Not any more," Nancy said. "I haven't played in years."

Martha rolled out the stool. "Do you mind?"

"Uh, no," Hank responded.

She plumped herself down, lifted back the keyboard cover, and sounded a chord. The piano needed tuning, but she made no comment. Instead, she began playing a quiet boogie-woogie run on the bass, then added a treble melody.

Gradually, she picked up the volume and tempo until the living room was vibrating, and Nancy couldn't help but begin tapping her toe. Abruptly, Martha ended the piece with a few decisive chords.

"Maybe you don't like that kind of music."

"Well," said Hank. "I'm more used to polka, myself."

Martha grinned, and launched into the Beer Barrel Polka. She glanced around, her eyes gleaming behind her owlsh spectacles. "You like that?"

Hank, dumbfounded, nodded.

Nancy remembered the "Skater's Waltz," how no matter how many times she practiced it, she always made at least one mistake. "Where did you learn to play like that?"

"My daddy was a musician, along with being an undertaker and a preacher, and a lot of other things. He taught me to play just about anything you put in my hands. I don't read music too well, but just give me the tune, and I can do the rest. We kept up with it after we moved to Memphis — my daddy and his buddies were playing a dance at the high school the night before he died."

She stood up. "Well, I'd like to look around some more, if you don't mind, Mr. Schmidt." They followed her out into the kitchen, with its cracked linoleum, the greasy white gas range, the table with the worn flowered oilcloth, the day's dishes in the sink. They trooped upstairs, and saw the bedrooms and the bathroom. By the time they were through, Nancy was sure Martha was going to turn down the job.

"I know things need a lot of work," she said, tentatively.

"Oh, child, work isn't the problem."

"There's a problem?" Hank asked. Until now, he had thought the question was whether Martha measured up to their standards.

"Well, not a problem. It's just about you and me, Mr. Schmidt. Are you going to be comfortable with a colored lady looking after the house? Even if your neighbors talk about it, and the folks down at the plant? If you aren't comfortable, just say so, and I'll understand."

Hank hesitated a fraction of a second, then said, "I appreciate your honesty."

She nodded and waited, her face impassive.

His face relaxed into a slow smile. "Well, I think I can be comfortable, if you are."

She smiled back. "I warn you, Mr. Schmidt, I'm a mighty tough housekeeper."

"That's all right. You keep me in line. But why don't you call me Hank?"

"If it's all right with you, I'll call you Mr. Schmidt. It's more fitting."

"Well, okay — Mrs. D'Uberville."

Martha grinned again. "That'll take some gettin' used to."

21 Hoovering the Germans

The month of May reeled through Brighton Falls like a tipsy ballerina, trees leafing out, lawns greening, and children floating sticks and paper boats down rain-swollen street gutters. Martha D'Uberville enlisted Hank and her brother Randolph to spade and rake the long neglected backyard garden, and she planted spinach and lettuce. The chicken coop was cleaned up, and was now inhabited by a half dozen chirping yellow chicks.

The house itself got a vigorous spring-cleaning. Martha had been hired to do cooking and light house-keeping, but as she put it to Hank, "You've got to do some heavy housework before you can do light." In the evenings, Hank tumbled into clean sheets exhausted from the gardening and furniture moving on top of his regular workday. He wondered if his heart could take it.

Now when Nancy entered the front door, she was met with the odor of furniture polish, ammonia, and cooking. Thoughts of this being just a short-term fix while Nancy found a housekeeper for Hank had seemed to fade away on all sides.

On this particular Saturday, Nancy had the twins with her. As they entered, Martha was rolling the Hoover over the living room carpet. Nancy waited for her to switch off the machine. "I hate to impose, but could you look after Jack and Gina while I'm at the credit union? Mrs. Andersen's sick in bed with a cold. I'll pay you of course."

"Honey, I'll be glad to look after them. I've got a ton of work to do today, and I can use some extra help."

Jack and Gina looked at each other in alarm. They both resembled their father with his dark hair and lean face and were close enough that they knew pretty much how each other would react, and their reaction today was — she wants us to help?

"Grampa lets us read comics and listen to our radio programs when we visit," Gina said.

"Well, that's all right, honey, and maybe you can do some of that after the work is done."

"Well, I'm off," Nancy said brightly. "Thanks so much, Martha." And she hastily withdrew, to the sound of a plaintive "Mom?" from Jack.

Martha put her hands on her hips and gazed at the pair, who gazed back with the look of children left with the witch of the woods. "Well," she said, "first of all, I've got to decide which of you gets to fight the Germans."

"Fight the Germans?" Gina asked.

"With this here tank," Martha said, switching on the Hoover. The twins jumped slightly at the roar. "You gotta go right at `em and sweep `em up," Martha yelled as she pushed the Hoover at their feet, forcing them to retreat.

"There, I got one! He's in the bag."

"I want to fight the Germans!" Jack cried.

"I do, too," his sister yelled.

"Girls don't fight Germans," her brother asserted.

"Yes, they do! Don't they, Mrs. D'Uberville?"

"Well, I think they sure do, honey, but Jack spoke up first. You and me, we're going to fight the Japs."

"I want to fight the Japs, too," young Jack said.

"Maybe next time," Martha said. "Right now, you get all the Germans off the carpet. The whole carpet. Don't miss any. I come in here later and see a German, I might not give you that cookie I've got for you."

"I won't miss any," he promised.

Martha took Gina out to the kitchen. "This is an aircraft carrier out in the Pacific," she explained. "And this deck has got to be nice and clean so our airplanes can take off and land safely, when they go out to bomb the Japs. So you and me, we're gonna swab the deck. You see that bucket? It gets filled up with water. You put it in the sink under the tap and turn the hot water on."

Which Gina did, standing on a footstool, and Martha showed her how to sprinkle soap flakes into the swirling water. Gina watched in fascination at the rising head of suds. She also wondered if Mrs. D'Uberville's dark skin felt any different than her own skin. She was tempted to touch Martha's hand, but was too shy.

Martha lifted the bucket down, and helped Gina immerse the mop, wring out the excess water, and flare the strings to mop the floor.

The two of them both held the mop at first, and Gina suddenly felt as if they were one great person, four-handed, moving like a steam engine slowly across the floor. Then Martha stepped away.

Hank entered the kitchen from the garden. He looked with astonishment at Gina's little form energetically pushing the mop back and forth across the linoleum.

"Grampa, look, we're swabbing the deck!"

"I see," he said. "Maybe we can use you down at the plant one of these days."

"No," said Martha. "She's needed for the war effort here."

"Well, that's all right," Hank chuckled.

"I get a cookie, too, don't I," Gina said, her face red with exertion.

"Oh, sure, honey. But first we've got to bake them. I'll need some more help with that. You've baked cookies, haven't you?"

Gina shook her head.

"Mrs. Andersen makes cookies sometimes, but she doesn't let us come into the kitchen until she's done. She says we get in the way."

"Well, I'm sure Mrs. Andersen is a fine lady, but for myself, I need all the help I can get."

When Nancy got to the library and unlocked the door to the credit union office, the librarian, who had married a Mr. Doughty since Nancy's youth, and was now plump and graying, came over. "Can we talk a minute?" she whispered.

"Sure."

Mrs. Doughty led Nancy to her office at the rear of the stacks, closed the door and sat down behind her desk, as if to strengthen her position for what would come next.

"Nancy, first I want to say we've been very happy with the credit union," she stated in a slightly louder whisper.

Nancy looked at her, and Mrs. Doughty dropped her gaze. "It's a really great arrangement for us and our members," Nancy said. "They check out their books and transact their business in one place. And it gives the members something to do when they have to wait."

"The thing is . . ." Mrs. Doughty hesitated. "We may be needing the space."

"Oh?" Nancy said in dismay.

"Well, the library board is thinking about the future — population growth and all that kind of thing — and they're discussing whether it's really appropriate to have a business using part of the library. After all, we're supported by tax funds."

"But we pay rent. And we're non-profit, we're organized simply to help our members with their finances."

"Of course, you pay rent, and that's been helpful to us. The library always needs money. And if it were up to me, there would be no question about it. But it's not up to me, you see. The board sets policy on that sort of thing."

"But the board approved this years ago."

"Well, boards change, you know."

Nancy drew in a deep breath. Keep calm! she told herself. "Is there somebody behind this?"

"Somebody behind it?" Mrs. Doughty looked uncomfortable. "I'm not sure what you mean."

"What I mean is, who is pushing this idea — of making us leave?"

"Really, Nancy, I can't discuss board business."

"I think I know who. It's Annette Cooper, isn't it?" Mrs. Cooper had recently joined the library board, but more significantly, she was the wife of the new President of the Brighton Falls Community Bank.

Mrs. Doughty, flustered and unhappy, looked down at her hands.

"Has a final decision been made?"

"Not formally, no. But it appears likely to pass at the next meeting."

"When is that?"

"In early June."

"Can I talk to the board?"

"That's up to the board. I can ask them."

"Would you do that?"

"Of course." Mrs. Doughty's defensiveness seemed to drain away, her face gentled. "I remember when you would come in here as a girl. You were always such a reader — always curious. And a worker. I'm really sorry this has come about."

"I know," Nancy said, and forced a smile. "Maybe I can persuade the board . . ."

"I hope so, dear. I really do."

Nancy returned to her office, dealt with two members making deposits, and then called Jim Luke — a member of the library board and also of the credit union. When she asked about the board's intention, he cleared his throat.

"Well, I'm not supposed to discuss board business. I can say this, I spoke in favor of continuing the current arrangement."

"I appreciate that, Jim."

"I mean, I think the credit union's doing a great job — but . . ."

"But — ?"

"I shouldn't say anything more."

"Tell me this — is Annette Cooper pushing this?"

He was silent for a moment. "I can't say."

"I conclude from that, that she is."

More silence.

"And since the bank is a big contributor to the library, and generally carries a lot of weight in town . . ."

Jim sighed.

"I'm asking for an audience with the board, Jim. Will you support that?"

"Of course, but — the chairman sets the agenda, and she's sort of a friend of Annette's."

"Well, I would really appreciate it if you would try."

"I will, Nancy. But listen, there are other places to rent."

"Very few as convenient, right downtown, in a frequently visited place. But you're right — it wouldn't be the end of the world." Nancy hung up, rubbed her forehead, tried to think of strategy. But came up with a blank.

22 Rudolph Meier

"Oh, my lord, that's lovely," Nancy told Lillian Thomas. And she was really impressed. Lillian had spread a homemade quilt over the couch of the small living room of the apartment she and her husband Tommy rented. It was a breathtaking composition of festive flowers against a blue and green background. "You've got real talent," Nancy said.

"You think so?" Lillian preened. "Do you think people would buy something like this?"

"I certainly would." Nancy regretted saying that the moment the words escaped her lips, but Lillian didn't try to push a sale.

"I've been thinking for a long time about it," the young woman said, "and maybe when this war ends, I might set up a little shop. I mean, who knows how long there are going to be jobs for women, once all the men come home?"

Nancy gazed around the room. Everything in it was tasteful, stylish. Lillian obviously had a touch for furnishings as well as clothing.

"I think she's really great," Tommy said, his eyes dotting on his young wife.

"Well, let's get down to business," Nancy said, seizing the initiative by sitting down in a small chair and opening her purse. Lillian folded the quilt and the couple sat on the couch, leaning forward expectantly.

"I'm very proud of the way you two have taken charge of your finances. I think you're in much better shape now than you were just a month ago." Nancy drew the loan paper from her purse. "As I said on the phone, I recommended a consolidation loan to our credit committee, and they've agreed. So if you can just sign here, both of you, I have a cashier's check that should pay off your outstanding obligations, and leave you with a very reasonable monthly payment to the credit union."

Lillian and Tommy smiled at each other, and Nancy studied them closely. Tommy was maybe a little slow on the uptake, and Lillian was vain, but they appeared to be sincere. It was going to be a good loan — another blow against financial ineptitude and ignorance. It was moments like this that made Nancy realize how important her work was. She might be a clumsy mother, an uncertain wife, but by the good Lord, she was making a difference.

A few days later, Rudolph Meier burst into her office, white-faced with anger. Nancy recognized him, of course — the gray-haired, deferential owner of Meier's Fine Clothing, who waited on his men customers with quiet competence, measuring them, assuring them that they were getting the best value in town. His wife, equally deferential and skilled, but with a strong accent, waited on the women. She had come over from Germany in the 1920s to marry her distant cousin.

The man standing in front of Nancy's desk was certainly not deferential now; he seemed close to tears with rage. "Why did you tell Mrs. Thomas not to shop at our store?"

"I never — there's some misunderstanding."

"She tells me, herself. She comes into my store, pays off her balance yesterday, but says the credit union told her she can't shop there anymore. Is she a liar? A storyteller?"

Nancy herself was getting warm as he loomed before her. "Mr. Meier — there is some misunderstanding, but please sit down. I can't talk as long as you're standing over me like that."

He gazed vaguely around, saw the chair, and sat down heavily. "What kind of misunderstanding can there be?"

"Either Mrs. Thomas misunderstood what I said, or you misunderstood what she said to you, Mr. Meier."

"Then what did you tell her?"

Nancy hesitated. Lillian Thomas's business with the credit union was confidential. She couldn't go into any details.

"What I said to her was this. That it would be financially advisable for her and her husband to stop buying on credit for the time being. From any store, Mr. Meier, not just your store."

"But why? Credit is good. Without credit, my business would go bankrupt."

"I have nothing against credit, Mr. Meier — used wisely and sparingly. And I don't have anything against your store. You might disagree with my advice to her, but it wasn't malicious, it wasn't aimed at you."

Meier's shoulders slumped. "I think maybe I understand. Mrs. Thomas had a big balance, she was missing payments — I might have cut her off myself if she hadn't paid it off." He nodded, more to himself than to Nancy. "I think I know where she got the money to pay us."

He sat back and rubbed his chin.

"I thought it was because I am a Jew."

"A Jew? No, that didn't have anything to do with it. You could have been a Lutheran or Hindu, and I would have given her the same advice. Have you ever heard of Edward A. Filene?"

"Of Filene's in Boston? Everybody's heard of him. He was a genius. He revolutionized retail."

"He was a Jew like you, Mr. Meier. And he was one of the founders of the credit union movement in the United States. Without Mr. Filene, this credit union wouldn't be here. I have great respect for you and your people, Mr. Meier. Our credit union accepts everyone who lives or works in Brighton Falls as members — regardless of religion, or race, or nationality."

Meier smiled, a little wanly. "I wish everyone was like you, Mrs. Hauser. It isn't easy being a Jew in Brighton Falls. Hannah and I get little snubs, like razor cuts, they are, even from some of our best customers."

His eyes grew softer. "My father, he was an educated man. But in this country, he had to be a peddler. He had a horse and wagon, and traveled around the backwoods selling pins and needles and yard goods to farm wives, and tools to their husbands. They looked down on him — those ignorant farmers who could barely read or write their names. My father, who spent his days reciting the great poets from memory — Goethe, Heine!

"Then he got a chance to buy this little bankrupt store in Brighton Falls. He worked fourteen, eighteen hour days to make it succeed. He was nearly forty years old, and finally he could go to Minneapolis and find a nice girl to marry.

"I don't have a good education. I left school in the sixth grade to work in the store. But now I am a successful merchant, Mrs. Hauser. I have three fine sons, and two daughters. I want my oldest son to go to Harvard. But they tell me Harvard tries to keep down the number of Jews it admits. Is that right? Is that just?"

"Of course not." Nancy did not add that Harvard refused to admit any women at all.

Meier leaned forward, placed his face in his hands. "And in the old country, terrible things are happening. Families taken away, sent to labor camps. Never returning. Only silence. Thousands, hundreds of thousands. My relatives, my wife's family. Gone."

Nancy rose, went around and placed her hand on Meier's shoulder. "I'm sorry. But things are changing. My husband is over in Europe right now helping to fight the Germans. Your people will soon be free."

Meier shook his head. "Free," he said. He looked up at her, his eyes bleak. "We Jews know. It is the freedom of death."

23 The Police Station

When Martha D'Uberville ran across the old bamboo poles in the basement of Hank's house, she remembered pulling catfish from the river that ran near her childhood home in Montgomery, Alabama. She remembered her mother skinning and filleting the big fish on a pine plank and frying the corn-breaded fillets in the old black skillet, the pork fat sizzling, the delicious odor. "Oh, Mama, I sure miss you," she said half aloud. Her mother had died

in Montgomery when she was ten years old, shortly before her father had the business problems that forced him to sell his funeral home and move to Memphis where he had an older brother. She sighed. Then she smiled. "I wonder if the twins know how to fish."

Which was why the following Saturday, the three of them were seated on the east bank of the Indian River, above the water spilling in sheets over the power plant dam.

They were perched on a broken concrete slab that, along with other building refuse and rocks, protected the bank against erosion. This side of the river was the commercial rear entrance to Brighton Falls, the narrow River Street lined with warehouses, the backs of stores, and a lumberyard. Across the river rose a high bluff hung with trees, with staircases descending to docks and boathouses from the fine white homes above. Jack pointed out the Hauser residence where the family was living. "It's sure a fine looking house," Martha said.

"Mama says when Daddy comes home, we're going to have our own house. Will you come and live with us, Mrs. Doobie?"

"Oh, I don't think so, honey. I've got a nice little room of my own in the rooming house where Randolph lives. I'm real comfortable right where I am."

She turned to the business at hand, reaching into the coffee can of black loam and earthworms dug up in Hank's garden. "Now, you want to put this worm on the hook?" she asked Jack.

He wrinkled his nose. "No."

"You've got to learn, if you're gonna do much fishing'."

She laced the worm on the hook. "You have to hide the hook, see, so that old fish doesn't know it's there. Then he comes along, he chomps down, and bingo, you got yourself a fish."

"Doesn't it hurt the fish?" Gina asked.

"I'm told it doesn't, but of course, you'd better ask the fish. He's the one who knows."

"But fish don't talk."

"No, they don't, do they?"

Martha swung the line out into the current and handed the pole to Jack. "You just watch that cork out there," she instructed. "When it goes down, give the pole

a good jerk like this." She reached over and demonstrated. "That sets the hook, and you've got him."

She prepared Gina's pole, and one for herself, and they sat there, silent, gazing at the brownish clumps of paper mill foam floating along. Martha wasn't sure what they might catch, and Hank Schmidt had seemed doubtful there was anything worth catching at all. But she didn't mind.

She enjoyed sitting here in the spring sunshine, listening to the birds chatter, the low roar of the dam water. She was half-asleep when the heckling began.

"Hey, Aunt Jemima!"

She twisted around and saw two lanky boys dressed in what looked to be hand-me-downs a little too small for them. One was around twelve, the other maybe a year younger. It was the older boy who had spoken.

"I ain't your Aunt Jemima, and you run along," she said.

"We don't like no niggers fishing in our river," he sneered. "Ain't no niggers allowed here," the younger boy echoed.

The twins didn't quite know what 'nigger' meant, but it sounded mean. "You leave us alone," Jack said.

"Looks like you got a nigger Mama," the older boy taunted.

Jack scrambled to his feet, dropping the pole. Martha caught it before it vanished into the river. She looked around and saw a police car parked by the riverside.

"You boys get out of here, or I'll call that policeman," she said.

The older boy looked around. "He ain't nobody. It's just Melvin."

"You and your nigger Mama better get out of here before we kick you out," the younger boy taunted the twins, and impulsively stooped, picked up a pebble, and threw it at them. He threw more accurately than he probably intended.

The stone stung Martha's forehead. "Ouch!"

With an animal cry, Jack launched himself at the boy. He came up only to the boy's chest, but his assault nearly toppled the youth. The older boy swatted Jack with a blow that knocked him down, and drew back his foot to kick him. But Gina hurtled into him. "You leave him alone!" she cried, pounding him with her little fists.

"Everybody, stop it!" Martha cried, leaving the poles to fend for themselves and hurrying over to pry the combatants apart. The older boy's fist smashed into her nose, and the pain brought blinding tears to her eyes.

"Hey, what's this? What's this?" a squeaky voice cried. It was Melvin Thompson, who had come down to the river to have a smoke and a quiet snooze, but now was extracting his bulk from the police car. He lumbered over with surprising speed and set himself to quelling the fight. Martha tasted warm, salty blood spilling down her lip. But she tried to help the patrolman, and eventually, the young people were separated.

"They started it!" yelled the older tormenter. "We wasn't doing anything."

"You started it!" Gina yelled back. She was crying now, but still angry as a hornet.

"All right. Everybody down to the station," Melvin said, summoning up his authority amid his panting breaths.

"And don't you two try to run. I know who you are," he said, with a look at the taunters.

The desk sergeant sat impassively while the combatants told their conflicting stories. He looked at Martha, who was holding her head back and stanching her nose-bleed by pinching her nostrils. Nobody had offered her any assistance. "We didn't have this kind of problem before you people came," he said.

Martha snapped nasally: "You had a problem, you just didn't know it."

"You want to spend a week here, you just keep smart-talking."

Old wisdom prevailing, Martha fell silent.

"Now, somebody needs to come and get these two little kids," the sergeant said, nodding toward Gina and Jack.

"Let me call Mr. Schmidt, their grandpa. I'm his housekeeper," Martha said. "Their mother, Mrs. Hauser, works today. Their daddy's over fighting in Europe."

The name Hauser meant something to the sergeant. The Hausers were important people in town. The scruffy older boys, on the other hand, were two of the Parker kids, whose father was a mean, jobless drunk and whose mother supported the family by laundry work and pick-

ing up men. The boys were petty thieves and trouble-makers.

"All right, everybody go," he said. "I ain't got time for this." He looked hard at Martha. "I expect your boss will take care of you."

Martha opened her mouth, then shut it.

When Hank arrived at the station, he was dumb-founded. Martha half expected him to fire her, but after he heard the story, he was first terribly angry at the two harassers, who fortunately for themselves had already left the station, then looked at the twins, threw his head back and laughed. "I can just see it!" he rumbled. "You two, chips off the block."

He looked at Martha more seriously. She was seated on a bench, her normally vigorous frame slumped with fatigue.

She had finally persuaded the sergeant to let her wash her face, but her nose was still tender. "I'm sorry you got hurt, Mrs. D'Uerville," he said. "Let's go home, and you can rest."

The way he said, "Let's go home" touched her heart.

"Thank you, Mr. Schmidt. I think I'd better go to my own place," she replied. "I feel like I need a good bath and just a chance to be by myself."

"All right then. Let's get in the car and I'll drop you off. And one of these days, we'll go out to the farm, and find some real fishing." He held out his hand and helped her to her feet.

24 A Call to Mrs. Cooper

"I'm sorry, Nancy, but the board doesn't feel it necessary to meet with you," Mrs. Doughty whispered in early June as Nancy sat edgily in the librarian's office. "They suggest you write a letter in care of the library."

"I see." Nancy bit back a more bitter reply.

"I'm very sorry."

"I know. Thank you."

She rose and walked back through the ranks of books that had been so important to her youth. Books of exploration, books about girls like herself, books on astronomy and books on party games. Here she had dreamed about becoming a ballerina, a mountain climber, a nurse. She ran her hand along the spines, as

if she could find just the right book to tell her how to handle this situation. Because she still had no strategy. She had no way to threaten or tempt the board.

Lillian Thomas was waiting outside the credit union door for it to be unlocked. As part of their financial plan, she and Tommy made regular weekly small deposits into their joint passbook savings account. Nancy recorded the amount — three dollars — in her book and in their passbook. Then she accepted and recorded a \$10 payment on the consolidation loan the credit union had extended to the couple. She placed the bills in the little lockbox she kept in her right desk file drawer, the small metal box that had traveled with the credit union as it moved from the Schmidt residence to the apartment she and Gerry had rented over the hardware store when they were married — resisting an invitation from his parents to live with them in their fine home on the river bluff on the west side of town — and now the library. At night, the lockbox went into the corner safe, and twice a week she deposited the accumulated cash in the credit union's account at the bank.

"You look kinda down at the mouth," Lillian observed.

Nancy was a little surprised that self-involved Lillian had noticed.

"Well, I suppose I am," she confessed. "The credit union may have to move — the library says it may need the space."

"That's too bad." Lillian looked around critically. "Although, if you don't mind my saying so, you could use better quarters."

"You think so?" Nancy realized that not everybody had the warm associations with the library she had.

"Sure. And when you do move, give us a jingle. We can help. Tommy's awfully strong."

"That's very generous of you. Listen, there's another project I could use some help on — especially somebody with your talents."

Lillian raised her eyebrows inquiringly.

"We've got to decorate a credit union float for the Fourth of July parade. And I'm a complete nincompoop when it comes to that kind of thing."

"Well, that's up my alley. I mean, I was in charge of the decorations at the senior prom the year I graduated."

Lillian leaned forward, almost whispered like Mrs. Doughty.

"That's when I got Tommy to pop the question. He had a flask, and I was wearing a knockout frock that was cut down to here. Between the booze and the dress, it was all over for poor Tommy."

Nancy grinned. "You're a little schemer, aren't you?"

Lillian grinned back. "Just don't say anything to Tommy. He thinks it was all his idea."

"So I can count on you to help with the float?"

"You sure can."

When Lillian left, Nancy found she was feeling a great deal better — enough better to seize the initiative on the moving question. She dialed the operator, got the home number of Bertrand and Annette Cooper.

"Mrs. Cooper? I'm glad I found you at home. This is Nancy Hauser."

"Who?"

"Nancy Hauser. I'm manager of the Brighton Falls Credit Union. I requested a meeting with the library board — and I was turned down."

"Oh — the credit union lady. Well — you can write us. Yes, that's what we decided." Annette Cooper did not sound like the brightest bulb in the chandelier. In fact, she sounded slightly tipsy.

"I really hope I can persuade you to change your mind," Nancy said. "I think the credit union is performing a really valuable service to the community, and this location is just so convenient for us and our members."

"I suppose so — Miss House?"

"Mrs. Hauser. I can give you so many examples of how we've helped our members — provided really vital loans for things like coal, and doctor bills, and avoiding bankruptcy. Loans they couldn't get from the bank — I mean, that the bank wouldn't want to make, wouldn't find it economical to make." Nancy cursed herself. She felt her forehead grow moist, and her blouse was suddenly too warm. "We're very good customers of the bank, too, bringing in deposits they wouldn't have otherwise."

"I'm sure . . ." Annette Cooper replied. And then her voice grew firmer, as if she were finally focusing. "Well, all of that may be true, Mrs. House, but the taxpayers should not be supporting a business. My husband is very firm. He doesn't believe in credit unions, in any

case, but he can't do anything about that. But he insists that you must move."

Nancy could hardly believe her ears. Annette Cooper was absolutely right in laying this at her husband's feet, but she seemed to have no tact or discretion at all.

"Well, I hope you will reconsider, Mrs. Cooper."

"No, I don't think we will." It was hard to tell whether the "we" referred to the board or to Bertrand and Annette Cooper. Mrs. Cooper hung up.

Nancy banged the receiver down into its cradle. "Oh, shoot," she murmured.

It was a week later, depositing the credit union's excess cash in the bank, that she firmed up her resolve again. "Is Mr. Cooper in, Dorothy?" she asked the teller behind the black marble counter. "I think so," the young woman replied. She turned and gestured at a supervisor, who came over.

"I'd like to talk with Mr. Cooper about some business," Nancy explained.

"Do you have an appointment? Mr. Cooper's very busy."

"No, but this is urgent, and it will only take a few minutes."

"You're the credit union lady, aren't you?" the woman said, looking at Nancy with reserve mixed with curiosity.

"Yes. I'm Nancy Hauser. It's credit union business."

The supervisor departed, leaving the teller area and disappearing into the office area. Nancy took a deep breath, trying to decide how much a fuss she would make if Cooper refused to see her. Threaten to close the credit union's account? That would be cutting off your nose to spite your face, she decided. She didn't want to have to travel to the next county to do the credit union's banking.

"He'll see you, Mrs. Hauser. But he has only a few minutes."

She ushered Nancy past a secretary in an outer office into a large office in a far corner of the building. Nancy had never had reason to be here before. What a difference from the credit union. This room had an expensive burgundy carpet on the floor, oil paintings of previous presidents on the paneled walls, and a window overlooking the river.

Behind the big mahogany desk sat a little man.

He was plump, carefully dressed in a gray suit, with a short graying beard, receding hair, and gold-rimmed spectacles. She had the feeling that the leather-upholstered swivel chair in which he sat was raised to its highest point.

"Yes, how may I help you?" His voice was cool, penetrating, and steady. Nancy imagined him separating the sheep from the goats.

She realized she should have prepared better. "May I sit down?"

"Of course, I'm sorry."

"My understanding is," she said, after seating herself in a rather stiff small chair, "that you are the person who wants the library to stop renting space to my credit union."

"My wife sits on the board. I don't interfere with her."

"But she wouldn't have thought of it without you," Nancy said, her voice rising a touch. "You can't deny that."

"Mrs. Hauser, do you have any real business to transact with me, or are you simply here to complain?"

"I'm here to ask you to reconsider," Nancy said, her face warming. "The credit union is doing a great deal of good in Brighton Falls, and our rent is helping the library balance its budget. I don't see any reason why we should have to move."

"You want reasons."

"Yes."

"Reason number one, Mrs. Hauser. The library is a public institution. It should not be helping any business enterprise — and when you get right down to it, credit unions are first and foremost businesses like any other."

"But . . ."

"Reason number two, Mrs. Hauser. I am firmly opposed to all cooperative businesses, whether they're farm cooperatives or electrical cooperatives or credit unions. They are socialism in disguise. America is not a socialistic nation like Russia. We are a nation of free enterprise. That has made America great. I am required by law to serve the public, so I must put up with having cooperatives do business with my bank — but I don't like it, and I will do what I can to discourage their operations."

He spat out reason number three, which had to do with the exemption from corporate income taxes enjoyed

by cooperatives "under the guise of being non-profit. This is an unfair subsidy denied legitimate, stockholder—owned enterprises like this bank."

"Mr. Cooper, I can answer every objection. First . . ."

He held up his hand, and looked at her with unsmiling eyes. "Mrs. Hauser, I'm not interested in your views."

She rose slowly, almost stunned by the intensity of his response to her plea. It was useless. She had better plan on moving. She cleared her throat. "I think you're very wrong, Mr. Cooper. That's all I can say. I think you're very wrong."

He picked up a document and scrutinized it. She found herself trembling as she left the office, past the curious glance of the secretary, down a corridor into the lobby of the bank. Outside, on the broad steps, she fumbled in her purse and pulled out a cigarette and lit it. She wanted nothing more than some kind of exquisite revenge, but all she could think of was: The Fourth of July float had better be good.

25 In the Country

I've been transferred from Italy to England. Everybody expects us to invade France, but nobody knows when. Remember the centurion in the Bible, who tells Jesus "I say to this man, Go, and he goeth, and to another, Come, and he cometh, and to my servant, Do this, and he doeth it."? Well, I pretty well do what the Army tells me, and that means England now, which is a relief, since my English is so much better than my Italian (which is pretty much non-existent). It's a beautiful country in many ways, and since I'm not interrogating German prisoners right now, I'm trying to get away as much as possible to sight-see. The English are polite but distant. The women are not nearly as pretty as American girls, so have no fears on that score. I hope everyone is well. Give my love to the twins — and know I love you.

— Gerry

Hank called the farm and got his sister-in-law on the line.

"Hello? Thelma? This is Hank."

"Oh, hi, Hank. How are you doing?"

"All right. Listen, we'd like to come out Sunday."

"Well, sure, you come on out. You can have dinner with us. I suppose Nancy and the twins will be coming."

"That's right. And listen, Thelma. I'm going to bring my housekeeper, Mrs. D'Uberville."

There was a long silence. "That colored woman?"

"Yes."

"Why do you want to bring her along?"

"I promised her and the twins some good fishing. I want to take them up to the pond."

Another silence. "I don't know, Hank. I just don't know what people might say. Us having a darkie to dinner. I mean, I'm sure she's a nice person, but still —"

"Thelma, what the hell do you care what people say?"

"Well, you may be free and independent and hire and eat with a whole passel of colored folks, but we've got to live out here with our neighbors. We depend on them. You ought to know that."

"Are you flat refusing to let us bring Mrs. D'Uberville?"

"Oh, Hank, of course not."

He tried to gentle his voice. "I know it's something new, Thelma, and I hate to make you uncomfortable. But you'd be doing me a real favor to have us out. Talk it over with Karl, and let me know, okay?"

"Maybe you could bring her out after dinner?"

Hank hesitated. It was a reasonable compromise, he thought, but it stuck in his craw.

"Just ask Karl, will you Thelma?"

There was also Hank's son Bert and his family on the farm, but Hank figured they ought to heed his wishes without question.

"I've got one, I've got one!" Jack shouted, as he jerked the bamboo pole upward. They stood on the soft, shaded bank of a pond formed by a creek that descended down the valley toward the Indian River. The pond was three-quarters surrounded by trees; the other quarter bordered on a pasture that sloped down toward the farmhouse. "It's a perch probably," said one of their cousins, who were looking on with a certain patronizing air.

"Steady, just pull steady," Hank instructed. "Don't give him any slack."

Far from giving slack, Jack whipped the pole up, and the perch flew shining through the air over his head to land flopping in the grass. Martha stood, scooped the fish up in her strong hands, removed the hook, and dropped the perch in the bucket.

It was Gina's turn now to shout excitedly as she caught a second perch. She didn't wait for Martha to do the honors; instead, she bravely picked up the wet fish in both hands and held it up. "Mine's bigger," she announced to her brother. The fish squirmed out of her fingers, and Hank recovered it, removed the hook, and deposited it in the bucket.

He and Martha resumed their seats with Nancy on an old blanket spread on the bank. All of them were sluggish from the big meal of ham, mashed potatoes and gravy, canned lima beans and fresh carrots, and rhubarb pie that Thelma and his son Bert's wife had served them earlier. It had not been exactly a relaxed meal. The farm family was stiffly polite to Martha, but the conversation was labored. "This sure is good cooking," Martha had said at one point, and Thelma had said, "Thank you," but that was the peak of their interchange.

Martha and Nancy offered to help the other women in the kitchen after dinner, and somewhat to Hank's surprise, Thelma agreed. The womenfolk, Nancy reported later, seemed to come to some understanding as they cleared and washed, and talked about children, illnesses, neighbors, and the war. Martha was not exactly accepted; there still was a slight constraint, but the atmosphere grew considerably friendlier.

The men shared cigars and pipes on the farmhouse porch and talked weather, crops, and the war, and the twins played hide and seek and war with their cousins.

"Tell me, Hank," said Karl at one point. "How do you get along with your housekeeper?"

"She's a fine lady," Hank said after a moment's thought. "I can't find any fault. I'll tell you, knowing her and her brother Randolph, who works at the plant, has been an experience. I don't think I ever thought I'd be friends with a colored person. But I feel like they're my friends, now."

"Well, Mrs. Roosevelt may be inviting you to the White House one of these days. They say she really likes the colored folks. I mean, really likes them."

Hank, irritated, said, "That's bullshit, and you know it, Karl."

"All I know, it's what people say."

"Since when did you ever listen to gossip? But anyway, I appreciate your having all of us out."

"I wouldn't have this farm if it wasn't for you leaving and telling the folks you didn't want the place. I owe you a lot."

Uncomfortable, Hank replied: "Don't ever worry about that, Karl. You're my brother, and you've earned everything you've got."

Nancy, after the excitement over the perch had subsided, lay back and half-dozed.

Hank looked around at the woods verdant with June foliage, the shadows and sunlight on the still surface of the pond, and suddenly everything was as fresh and new as when he was a boy. "I fished here when I was a kid," he said to Martha.

"It's a good place," she agreed. "Different from where I lived when I was a girl, down in Alabama, but good all the same." She thought of the live oaks hung with moss, the slow-moving, tea-colored water of the river near her home, the egrets wading among the lily pads, the hot stillness.

Nancy heard all this as if in a dream. With what little mental energy she had, she tried to figure out a good float. The farm co-op had agreed to lend her a bigger flatbed truck for the day, but beyond that her imagination was not taking hold. The problem was, instead of focusing on the float, her thoughts keep drifting to Frank Steiger, and the harder she tried not to think of him, the more she did. It was like her failed attempts to quit smoking; she was addicted to Frank. Or at least, the image of Frank that drifted in her thoughts and at night was appearing in warm, sensual dreams.

Oh, God, she thought, forgive me. Forgive me for betraying Gerry, even if only in my mind. She wondered if she had betrayed Gerry just by marrying him, when she had not been madly, madly in love. She had liked him, felt comfortable and safe with him — felt tenderness and what she thought was love — but nothing like this insistent beat of her heart that was drawing her toward Frank.

She tried to think of all that she had to lose — because she knew that if she did not play strictly on the square, it was all over for her in Brighton Falls. Brighton Falls overlooked sin as long as it was stealthy sin — affairs never acknowledged even though people gossiped. But she was incapable of that — so she thought. If she were unfaithful to Gerry, it would have to come out — divorce, expulsion from her church, scandal, maybe loss of her children, her position at the credit union, her father's respect. She felt she could not bear that — it would be like being expelled from Eden, but neither could she continue with this obsessive dreaming that left her hungry for Frank's voice and touch.

Hank was reminiscing now. "I remember hunting these woods," he said. "Me and Karl, we would go out. He was younger, so he had to carry the game, whether it was rabbit or squirrel or coon. But he was the real woodsman. He still is. He knows the names of all the birds, and can tell them from their calls. He knows every deer trail. He's a crack shot. When deer season comes, he just goes out after breakfast and stations himself, and before noon, he's back at the house, his deer slung over his shoulders, all gutted and neat." He shook his head wonderingly.

"How come you left the farm, Mr. Schmidt?" Martha asked.

"I was restless. I wanted something more. Now — well, I'm beginning to think I had everything here." He chuckled. "But Karl's a good man, a good farmer, a good husband."

Nonetheless, he had been a little surprised when Karl and his family — and his own boy, too, showed their feelings about Negroes. He had not realized how far his own thinking had changed. Maybe leaving the farm, having some new experiences, facing some different challenges, had given him something he would never have gained back on the farm.

The sun slanted into the west, and the fishing group returned to the farmhouse, carrying the bucket of perch, which the children displayed proudly to the grown-ups who had remained at the house. Nancy said she thought it was time to go.

"Oh, can we see the horses first, Uncle Karl?" Gina cried.

"You sure can," her uncle replied. Hank and Martha tagged along as Nancy and the children followed the farmer out to the pasture behind the barn. There, grazing, were two enormous gray mares. The horses raised their heads as the visitors approached, then ambled over on their big hooves and stuck their heads over the barbed-wire fence.

"Hi, Wilma," Gina said, and thrust a handful of corn at the horse with the streak of white on its forehead. Wilma nuzzled her hand and accepted the offering. Gina wiped her hand on her dress and patted the draft horse's nose.

"They sure come in handy these days," said Hank's brother. "Don't need to buy gasoline or wear out a tractor. Just hitch them up, although I can't plow as much in a day as I could with power."

"That is a beautiful horse," Martha added. "It must be a real special breed."

Karl looked at her, smiled slightly. "It is. I understand Percherons were a French breed originally. I use 'em for plowing and hauling logs. They're fine workers."

"They sure are big."

"Around a ton apiece," Karl said proudly, like a mother announcing a newborn's weight.

"They remind me of my Daddy's horses back down in Alabama."

"He kept Percherons?"

"No. He ran a funeral home, and we had two fine black horses to draw the hearse, Blackie and Coal. I don't know what kind of horse they were, because I was young, just about the twins' age. Blackie and Coal looked so good in the funeral procession, with my daddy in his black suit leading them. Once, when my aunt died, he let me ride Blackie in the procession. I felt so proud, like I was leading the parade."

"Why'd you leave Alabama?" Hank asked.

She sighed. "Nobody wanted to. My daddy was doing pretty good, but he wasn't the best businessman in the world. So after my Mama died, he took the family up to Memphis when I was thirteen, and found work playing in bands and preaching." Her eyes misted. "I still miss

those horses sometimes. They were something else again."

"Yeh, horses are beautiful," Hank's brother agreed. "Ain't nothing like a good horse."

"That is true," Martha agreed.

"Can we ride today, Uncle Karl?" Jack asked.

"We need to be getting home," Nancy said, but when the twins protested, she relented. Karl put a bridle on Wilma and cinched a leather strap around her massive girth for Jack to hold onto, then hoisted him onto the horse's broad back and led the pair around the pasture. The boy waved a hand in the air, kicked the horse's massive sides, and cried, "Hi-yo, Silver, away . . ." Unperturbed, Wilma plodded on as if she were pulling a plow.

Then it was Gina's turn, and she rode proudly, obviously imagining she was a queen. She bowed to each side as her subjects cheered.

The adults watched this with smiles. Martha was remembering her ride on Blackie: the horses were so accustomed to funerals that they needed no driver, just taking their cues from her father walking ahead in his black suit. She sighed, and looked around at the green hills, the declining sun. It was beautiful here, especially this time of year, but did she really belong? Wouldn't she be better off down south with her own people?

Nancy watched with a mother's concern that everything go safely, and then with a sudden light in her eyes. But what thought illuminated them she did not say, simply clapping as Gina slid off Wilma into her uncle's burly arms.

26 Fourth of July

The Fourth dawned overcast. The sky gradually cleared as the sun rose higher, and by ten in the morning, the day was warm and bright. The mood of the town was almost ebullient — the Americans and British had invaded Normandy a month earlier, and were driving ahead through France.

Main Street was crowded three deep as the first march tune erupted faintly in the distance. The crowd craned its collective neck to see. It was the public high school marching band in black and red uniforms emblematic of the Brighton Falls Falcons. The majorettes in

their knee-length skirts came into view, tossing their batons, and the tall drum major blowing his bright whistle, resplendent in high shako, his knees pumping, his baton beating. The band members sweated profusely in their heavy uniforms, designed more for chilly days in fall than July.

Children ran alongside or marched in time. The band finished the Falcon Fight Song and burst into the Stars and Stripes Forever, and the crowd clapped and cheered and whistled. Then the Model T Ford with the banner "Drake Hardware" on each side, followed by the young ladies of Mrs. Steiner's dancing school in their ballet costumes, attempting to do ballet maneuvers on the asphalt, followed by the American Legion marching briskly along.

A motley procession of creped and bannered vehicles rolled past Hank, representing businesses and civic groups, or carrying Mayor Corkie Corcoran and Congressman Dan Hatcher, and then came St. Teresa's High School marching band, smaller than the public school band, the boys dressed in white short-sleeved shirts and ties, and dark trousers, the girls in their blue school uniforms. No majorettes here, showing knees and flashes of thighs, only two boys carrying the school banner and Mr. Burke, the bandmaster, walking backward, marking time with his baton.

Then came the Cub and Boy Scouts, hauling Red Ryder and other wagons filled with scrap and newspapers they'd collected for the war effort. Other children, on bicycles, with crepe paper bunting and pieces of cardboard inserted so their wheels created a racket. A group of mothers pushing babies in carriages decorated with crepe streamers and bows. Not many this year, with so many young men away at the war.

The Brighton Falls Community Bank Lincoln touring car rolled past, top down, with Mr. and Mrs. Cooper in the back seat — Bertram Cooper obviously propped up with some sort of cushioning, as he tossed cellophane-wrapped candy drops toward the crowds on each side, sending youngsters scrambling to gather up the sweets.

Following after the car, a band of homeowners pushed brightly decorated lawnmowers. A few more vehicles and then — what was this? Two massive gray draft horses drawing a long rubber-tired farm wagon. Riding

on the horses, two nine-year-olds, the boy dressed as Uncle Sam with a white beard, waving his hat, the girl dressed as Miss Liberty, waving her torch.

Driving the Percherons was Karl Schmidt, dressed in his Sunday suit, looking stolidly ahead, a wad of tobacco in his cheek. Draped on each side of the wagon, almost concealing the wheels, was red, white and blue bunting and the sign: "Brighton Falls Credit Unions: Of the People, For the People, By the People."

But taking everybody's gaze was Martha, dressed in white, seated on a folding chair near the front of the wagon, playing swing on the accordion, and further back, Tommy and Lillian Thomas jitterbugging — he dressed as a soldier, she in shorts and sequined blouse like a USO entertainer.

The crowd, after a momentary pause of surprise, erupted into laughter and clapping.

Suddenly, out of the crowd ran the older Parker boy, calling out something that was lost in the noise, but in three strides, Hank had collared him and dragged him back through the crowd, into an alleyway, and slammed him against the wood siding of a store.

"Hey," protested the youth, but Hank leaned down and stared into his eyes, forcing the boy to drop his gaze. "Listen, you little ragamuffin. That lady is a member of my family, and I'm not going to let any snot-nosed brat insult her, you hear? If I catch you or your brother anywhere near her again, you'll get the hiding of your life. Do you understand?"

The boy raised his eyes defiantly, but Hank gave him a shake that knocked all resistance out of him.

"Okay, okay, I understand."

Hank gave him one more shake and walked back to the crowd, surprised at how his heart beat, how his forehead throbbed, and at the red heat of anger in his heart. It took a long time standing there, watching the slow parade of vehicles and people flow past, until he felt calm. He looked around, looked back at the alley, but the boy was nowhere to be seen. He looked down at his big hands. Well, he supposed he had another sin to confess on Sunday.

Hank and the Farm Co-op's Whitey Holmgren moved three picnic tables together at the town park to make

room for credit unionists, and it was a very merry bunch indeed gathering with their paper plates loaded with brat sausages, potato salad, and baked beans, and their cups filled with beer or coffee.

Nancy was among the last to go through the serving line. She had known the bank was a sponsor of the Fourth of July Picnic, but she was startled to see Bertrand and Annette Cooper in white aprons helping serve the food. The plump, small banker was down to his white shirt sleeves and conservative tie. Nancy hoped that the bank president wouldn't recognize her, but he did. Perhaps the blue ribbon pinned to her blouse for best float helped identify her. He made an attempt at a smile. "Congratulations, Mrs. Hauser, on your float."

"Thank you."

"A couple of sausages?"

"Yes, thank you."

Annette Cooper, who was taller than her husband and slender, did not seem to take Nancy in, simply holding out a big spoonful of baked beans and dropping them on her plate. Her aim was a little unsteady; half of the beans plopped on top of the sausages.

Nancy wished Karl Schmidt were there to join the merriment at the credit union tables, but after the education committee with the help of Martha and the Thomases had stripped off the decorations and bundled them as best they could, and Nancy had once more profusely thanked Karl, he had mounted the wagon, nodded goodbye, and begun the trip back to the farm.

She looked at her father and Martha, seated next to each other, digging into their food. Martha was buoyant, her owlsh eyes gleaming. She said something to Hank, Hank nudged her, and they both laughed. Next to Martha, dressed in their regular clothes, sat the twins. They discussed the events of the morning with each other, nodding in agreement so often that it seemed they were of one mind.

Nancy felt a pang of jealousy. These days, they seemed closer to Martha than to her. It was now customary for them to spend their Saturdays at their grandfather's house, and Martha always had something interesting for them to do, or at least she made it seem interesting, like baking a pie, peeling potatoes, or pulling weeds in the garden. Martha's brother Randolph often

came over, too, and Nancy would arrive after closing the credit union and find him in the kitchen with the twins teaching them card games — poker mostly, played for wooden matches.

"Well, we did pretty good, didn't we?" Frank Steiger asked as he sat down beside her.

"I think so," Nancy agreed. She couldn't think of anything else to say, she was so conscious of his nearness, the warmth of his body like sunlight. She glanced over and saw the way his hair curled over the top of his ear, and wanted to reach out and smooth the strands.

"Where are your kids?" she asked.

"Around someplace. Didn't want to eat with their old man." He chuckled with an undertone of sadness. "I don't blame them. I'm getting over the hill. I don't understand them, and they don't understand me."

"You've been a perfect dad, Frank."

"Have I?"

"Yes, you really have. And you're not over the hill at all."

"Well, thank you. May I say the same to you?"

"I hoped you would."

He laughed, then turned serious. "I don't know how much longer I can hold things together. I feel like I'm stretched six different ways."

Nancy hesitated, then said softly, "Is Marilyn getting worse?"

He looked around to make sure no one was listening, and nodded. "She's drinking worse than ever. She just explodes at any little thing you might say. Even with the kids around, she's foul-mouthed. At other times, she gets weepy and locks herself in our bedroom with a bottle and doesn't come out. I've talked to the doctor, and he thinks maybe she's mentally ill — he talks about manic depression."

"Can't they do something?"

"All the doctor can do is talk about committing her to the asylum. Ever been to that place? I went once. Oh, they try to keep it clean and safe, but they have people wandering around in their pajamas and gibbering to themselves, or sitting in corners in their own filth. I couldn't do that to her."

Nancy shuddered. He had conjured up a different world from this summer picnic, a dark, threatening place where anybody might find themselves without warning.

He cleared his throat, shoved away his meal half-eaten.

"I think I'm going to take a walk."

"Can you use some company?" Nancy said, her heart suddenly quickening.

He glanced at her. "Sure."

They excused themselves. As Nancy rose, Gina looked over and said, "Mom, don't forget the three-legged race." "I won't," she promised. She and Frank strolled around the park, passing tables where the beer was flowing freely, and heaps of brats were disappearing.

"You probably shouldn't be with me," he said. "People might talk."

"We're not doing anything," she said.

"No, we're not, are we?"

Frank's oldest son, Dick, who was a sophomore at St. Teresa's, trudged up to them. Nancy noticed the skin around his eyes was shadowed, almost bruised looking. Living with a mother like Marilyn must be tough on the kids. "Dad, the fathers and sons game starts in half an hour," the boy said.

"I'll be there," Frank promised, and his son ran back.

They reached a more isolated part of the park, where the path sloped down to the river through a screen of trees.

Frank tilted his head toward the river inquiringly, and she nodded. A few more yards, and they were shielded by trees and brush from the rest of the park. The path narrowed, and they had to go down single-file to stone steps put in by the Civilian Conservation Corp during the Depression.

Frank held out his hand to help her down the steps to the muddy riverbank.

She was disappointed when he dropped her hand. They looked out over the river, shining in the afternoon sun. "It's been a good day," Frank said.

"Yes, it has been." She sighed. He reached out and took her hand again and squeezed it. Her fingers closed over his, not letting him go. Then they were in each other's arms, in a long, gentle embrace. He rubbed his

cheek against her hair. "I . . ." he started to say, but then was silent, except for a long sigh.

It was finally her turn to disengage, reluctantly. "We need to get back." They returned in silence.

The twins came in third in the three-legged race, and Jack won the potato sack event in his class, almost busting his shirt buttons in pride. "Do you think Daddy will be proud of me?" he asked.

"Of course," Nancy said, dropping to her knee and kissing his warm and salty cheek. "I'll write to him about it."

Jack ran off with Gina to watch the pie-eating contest, and Nancy sat down in the shade of an old maple, spreading out her skirt beneath her.

She reached in her purse and took out the letter she had received the day before from Gerry and reread it:

It's hard to describe the destruction, whole villages blasted, but everywhere the people pour out into the streets and along the roadways to welcome us. They have suffered so much under the Germans. We drive along, faster than we expected. The Germans I interrogate now are often mere youngsters or middle-aged men, pressed into service to save the Fatherland. There is a real sense the war might be over soon, at least here in Europe. But there is plenty of room for things to go wrong. So don't get your hopes up too much, my darling Nancy.

Your loving husband, Gerry

Note to Jack and Gina — be good and obey your mother. I love you very much and one of these days we'll be together again. I pray for all of you every night and many times during the day.

Grief and guilt mingled as Nancy's eyes misted. She dabbed her eyes with a hankie. If the world would just suddenly spin faster and everything fly back to where it had been before the War — her heart might be whole again.

"Excuse me."

She opened her eyes. Mrs. Cooper stood there, leaning slightly askew.

"Yes?"

"Where would I find the ladies'?"

"The ladies'? — Oh, the restroom. It's over — " Nancy started to gesture, but Annette Cooper did not look very comprehending. "Here, I'll walk you over there."

She wearily rose and led the banker's wife across the park to where the WPA had built two privies out of boulders and timbers. Mrs. Cooper was a little unsteady on her feet, and at one point reached out to lean lightly on Nancy. "Oh," she said, as they reached the women's privy and got a whiff of the odor. "I expected — well, it doesn't make a difference, does it?" she said in a suddenly practical tone. "Thank you."

"Are you all right?"

Annette Cooper turned and looked at Nancy with a hazy eye. "Am I all right? I suppose I am. My husband likes to say, "You're all right, Annie."

"It must be a little difficult for you, here in a new town."

Mrs. Cooper gazed off. "Yes, it is." She sighed, and entered the privy. Nancy hesitated a moment, then went in after her. "I guess as long as I'm here, I'd better make use of the facilities," she said. Mrs. Cooper gazed dubiously at the first stall, where a wooden toilet seat atop planking indicated where she needed to seat herself. Nancy went into the other stall and closed and bolted the door.

They emerged almost simultaneously, and Nancy waited while Annette worked the pump handle at the little sink to wash her hands. There wasn't any towel or hand paper, so she offered the banker's wife her handkerchief to dry her hands.

"Thank you."

"It's been a beautiful day," Nancy said. "You couldn't ask for better weather."

"I suppose not," Mrs. Cooper said.

"Did you enjoy the parade?"

"I wasn't expecting to take part. But my husband insisted. He says we have to set an example."

"You looked very elegant," Nancy said.

"You think so? I thought people were laughing at us."

"Oh, no."

As they came out into the late afternoon sunlight and the noise of the picnic, Mrs. Cooper looked at Nancy and

said, "You're Mrs. House, the credit union lady. My husband pointed you out."

"Mrs. Hauser. Yes, I run the credit union."

"I want you to know there's nothing personal in all this."

"I haven't taken it personally." Well, Nancy thought, maybe a little bit.

"You seem to be a very nice woman."

"Thank you."

"I said it wasn't easy being new here, and I meant it. Back home in Iowa, I had a position in the community — my family was well known and respected. I had friends. When I married, I thought that would continue. But Bertrand chafed. He didn't like working at my father's bank, under my father's eye. He was unhappy, and he made me unhappy. I kept my silence — I have my pride, you know."

"What led you to come here?"

"Bert heard the bank was for sale. He got together with some investors and persuaded them to buy the bank and make him president. He had a good reputation as a banker, and it wasn't difficult. Even my father-invested. It's Bert's opportunity to run his own show."

Annette Cooper reached into her purse and took out a small flask. She held it out inquiringly, and Nancy shook her head. The banker's wife took a long swig, and returned the flask to her purse. "Meanwhile — well, the children are almost grown. When they go off to college — we'll see."

She marched abruptly off, toward the picnic tables, and Nancy followed at a distance. There must be some way she could take advantage of Mrs. Cooper's disclosures, but she couldn't think of any — she simply felt sorry for the woman, and in a way, her husband. Small-minded and pompous, yes, but he had shown a certain amount of courage riding in that old Lincoln and serving food. Would he be able to fit in the small, rather tight community of power in Brighton Falls?

27 A Hunt for New Quarters

"Mr. Schmidt, I need to let you know," Martha told her employer one rainy Saturday as lightning flashed

and rumbled over the town. "I'm planning to go home for a while week after next."

"Go home? To Memphis?"

"Yes, to see my family and friends. I haven't seen them since last winter, and I figure it's time. I'll make sure everything is neat and put some meals in the Frigidaire for you that'll get you through the first few days, at least."

They were seated in the living room, the lamps on against the dark day. Hank looked over at her, and she gazed back with that inscrutable look she sometimes got.

"Well, do you plan on being away very long?" he said, clearing his throat.

"I'm not sure. A week at least. Maybe longer."

"You certainly need a vacation. You've been working very hard." Hank felt something more needed to be said, but he wasn't sure what. "You know, Mrs. D'Uberville, I appreciate all you do around here."

"I know you do, Mr. Schmidt. And I love working for you, and I especially love knowing the twins. They are a true delight to me."

"They love you, you know," he said, with a sudden emotion that caught him by surprise. She smiled, her eyes alight behind her round tortoise shell glasses frames. "And I sure do love them."

Hank cleared his throat again. "Well, you stay as long as you need to."

"Mr. Schmidt?" she said, softly this time.

He looked at her inquiringly.

"It's not certain I'll be back. I do miss Memphis and all the people there. I've been thinking about it a long time, missing them a long time."

"Oh." Hank picked up a Popular Mechanics magazine and started flipping through it randomly, not really looking at the pages. "I hope you do come back," he said finally. "But you know what's best for you."

"Thank you."

He took in a deep breath, and said: "I've been thinking, you should get a raise. You do such a good job."

"Oh, Mr. Schmidt, it ain't the money."

"Well, if you do come back — I think another three dollars a week would be called for. And — I've been thinking about this for a while, myself, do you need to

rent that room where you live? You could live here, rent free, use Nancy's old room."

Martha looked sharply at him, head tilted.

"Live here."

"Yes. I know, maybe it sounds odd — but you would have your privacy. You could go up to your room whenever you wanted to be by yourself. But, if you wanted to, you could use the downstairs just as if it was yours. I wouldn't mind having your company in the evening. I mean, I would enjoy it."

Hank felt his face redden, and hoped that the low light of the lamps wasn't revealing his embarrassment.

"And you don't mind what folks might say."

"Not if you don't."

She smiled quickly, then looked at him seriously. "It's a mighty fine offer, Mr. Schmidt. I'll think about it while I'm gone."

"Just understand," he said, "You've got a family up here now, too."

What was going on behind those horn-rimmed glasses? It was hard to tell.

The credit union's lease with the library ran until the end of the year, but Nancy decided she could wait no longer to find alternative quarters. After consulting with her board, she gave her requirements to the two commercial real estate firms in the city and waited. Weeks passed, and nothing materialized. When she called, the real estate agents were evasive. With the war, things were tight — or so they said.

Finally, in late August, she paid an unannounced visit to one of the agents, a twinkling, corpulent Swede with thinning blond hair.

"I can't understand why there is no space available. I see empty storefronts."

"Well, yes," the agent said, looking uncomfortable. "But they're not available."

"Why not?"

He sniffed and looked embarrassed. "I think people are a little leery about renting to you."

"Leery of me?"

"Not you personally. I mean the credit union."

"Why?"

He looked around as if hoping for an interruption, but none came. He finally leaned forward and spoke in a low, confidential tone. "I shouldn't say this, but I think you're getting a bad deal. The bank has let it be known that it doesn't look very kindly on your operations. Nothing spelled out, you understand, and if you called on me to testify in court, I would deny saying this. But the gist of it is that anyone who rents space to you might encounter difficulties if they need a bank loan."

"Is that legal?" Nancy asked incredulously.

"I have no idea. But who wants to challenge the only bank in town? Any court case would cost thousands and take years to settle."

"That is despicable!"

The agent smiled apologetically. "Not very nice, I agree. And somebody may be willing to rent to you — I am asking around, very informally. If I hear of space, I'll put you in touch."

"Thank you. I appreciate it."

Angry and depressed, Nancy walked out into the hot afternoon and wandered around aimlessly until she found herself at Dolly's Coffee Shop. Dolly, her hair now streaked with gray and in a netted bun, took her order for coffee, and Nancy lit a cigarette and pondered. She could ask her father-in-law, Gerhardt Hauser, to intervene with the bank, he was one of their largest customers, but she hated to drag him into this. She should be able to fight her own battles.

When Dolly brought the coffee in its thick, white mug, Nancy asked her: "You haven't heard about any space for rent downtown, have you?"

Dolly lit a cigarette of her own, and puffed while she thought. "Not really. Have you asked Meier — you know, Meier's Fine Clothing?"

"No. Why?"

"He told me once he had space over his store, where he and his wife used to live. He wasn't sure what to do with it; it was just collecting junk. But that was several years ago. Maybe he's using it now."

"Thanks. I'll ask him."

At the clothing store, Rudolph Meier hastened forward, a smile on his face and his hands outstretched to shake her hand. "Ah, the credit union lady, so good to see you again. How is the credit union?"

"We're doing just fine, Mr. Meier. And how is your family?"

"Oh, we're fine. Mrs. Meier?" He shrugged his shoulders. "Asthma bothers her. The doctor says she should stay away from the store, because of all the fabrics and the dust from the street. But what can you do? She insists on working."

"I'm sorry she's having problems." Nancy hesitated and then said: "Actually, we've got a problem, too, that maybe you can help us with."

Meier tilted his head inquiringly.

"We're losing our lease at the library. We're looking for other space downtown. Dolly at the coffee shop said you might have some upstairs."

"Well, yes, we do. It's for storage right now, but we don't really use it very much. But there must be other, more likely locations, Mrs. Hauser, where your customers wouldn't have to climb stairs."

"I'm afraid not." In a few words, Nancy told him the problem with the bank.

Meier shook his head. "Such schmucks, excuse my language."

"I wouldn't want you to get into trouble with the bank."

"They should worry about getting into trouble with me. Maybe I should start my own bank." Meier chuckled humorlessly.

"Then would you be willing . . .?"

"Come upstairs. Take a look. If it works, we'll talk business."

The stairs were near the front entrance of the store, which was good, Nancy thought. They were narrow and dingy, but a fresh coat of paint and brighter light bulbs would help that. Meier and Nancy emerged into what had obviously been a parlor or sitting room. It now held old mannequins, boxes, and other items exiled from the store.

Windows facing the street let in a good amount of light, and opposite the entrance door there were other windows looking out into the alley between the apartment and the next building.

A door led to the rear half of the apartment: a bathroom, small kitchen, and bedroom. These were largely free of clutter.

"If my children wanted to take over the business," Meier said, "we would keep this space so one of them could live here. But they've got bigger plans." He sighed. "Children are like little birds. You feed them, you tend them, then they fly away."

Nancy was silent for a moment, thinking of the twins. Then she said: "I think this space will do just fine, Mr. Meier. How much would you charge us for it?"

He named a monthly rent; she demurred. "I'm sorry, I can't ask my board to approve that."

He lowered the figure slightly. Still she held firm.

"All right, this is my best offer," he said, and named a rent that seemed fairly reasonable.

"If you can throw in the paint and wallpaper it will take to make this space and the stairwell presentable," Nancy said. "We'll provide the furnishings."

"Fine, I'll do that." They shook hands.

"Once I get board approval, I can sign a lease."

"Lease? I don't need a lease. I trust you," he said.

"Well, my board will insist on one."

"Then I'll draw one up."

"Paint," she smiled. "Wallpaper."

He nodded.

Nancy could barely contain her excitement as she shook hands again with Meier and left the store. There was enough space in the new location so they could have a teller's counter, and she could have a private office in what had been the bedroom. While Meier's store didn't have quite the drawing power that the library had, it was still a focus for shoppers. Everyone knew where it was.

She dropped by the coffee shop again, ordered a cup, thanked Dolly for her information, and left a dollar tip for the dime cup of coffee.

Getting the credit union board's approval was not quite the easy step she had envisioned. She sensed a certain hidden prejudice against dealing with Rudolph Meier, and there was a faction that pushed for the credit union to buy an empty lot and construct its own building. This faction was led by the board president, Henry Franklin, an accountant with an office on Main Street near Meier's Fine Clothing.

"After the war," she said, "I think that will be an option. But we can't afford it now. And if the bank is put-

ting roadblocks in our hunt for space, imagine trying to get a building loan from them."

"I still think we should take them to court," Franklin said.

Nancy shook her head. "Henry, it's not worth the expense. We've got what we wanted."

After a few more minutes of discussion, the board approved the move to the new space 5 to 2.

Thinking about the meeting later, Nancy wondered whether, despite the victory, she was losing her hold on the board. Henry Franklin was an excellent board member and had worked his way up as head of the audit committee, then vice president and then president. But he tended to resist her leadership for the sake of resistance, as if his manhood was at stake.

She had always tried to balance the board between men and women, partly because she had faith in the practicality of housewives who had to deal with the basic necessities of life. But the balance had shifted gradually. The majority of the board was now older men, who tended to be set in their ways and a little dismissive of the women on the board. The men sided with Henry on many issues. So far, her hard work and experience had kept the board largely behind her. But would that continue?

She sighed. Well, only time would tell. In the meanwhile, she had new quarters to design and refurbish.

28 Lillian's Opportunity

Fortunately, the renovation of the space over Meier's Fine Clothing did not require going to the bank for a loan. With Meier paying the cost of paint and wallpaper, and a supply of volunteers from Nancy's credit union and the credit union chapter to do the work of stripping old wallpaper and preparing the walls, the work progressed steadily, through the evenings and weekends of late summer. The Thomases were a great help — Lillian with her sense of color and design, Tommy with his lanky strength and a passing acquaintance with carpentry.

One Saturday, Rudolph Meier trudged upstairs. He surveyed the spreading bright, welcoming yellow and green of the area that would be the main office. "I don't want to complain, but the paint odor is setting off my

wife's asthma. She had to go home. The ladies don't like having a man wait on them. Do you know how much longer this is going to take?"

"Gee, I'm really sorry," Lillian exclaimed. With Nancy busy at the credit union, she was taking Saturdays off from the five and dime to oversee the renovation. Her manager hadn't liked it, but help was hard to find, and he grudgingly acquiesced. "We should be done painting tomorrow night. Of course, it's going to take a few days for the paint to dry completely."

Meier shrugged. "I understand."

He turned to go. "Listen," Lillian said, and he paused. "They really don't need me up here. Why don't I come down and wait on the ladies?"

Meier rubbed his cheek. Lillian had been a good customer. Now that her finances were under control, she had begun buying again, more prudently than before, paying cash. She knew the stock and had excellent taste.

"You wouldn't mind?" he asked.

"It'd be fun. I'll just run home and change."

Lillian proved to be all that Rudolph Meier could hope for. She was efficient and good-humored and flattered the old ladies, and seemed popular with the younger women. This was something Meier had worried about — the aging of his female clientele. Somebody like Lillian might be the answer. That evening, he had a long discussion with his wife.

The next afternoon, he drove down to the store. It was closed, of course, since it was Sunday, but he had given Nancy a key to the building, and he knew the volunteers would be working upstairs. He found them busy finishing the painting and starting to build the counters. They included Nancy, Lillian and her husband, and Frank Steiger of the Hauser Specialty Manufacturing Credit Union.

"Mrs. Thomas," Meier said. "May I speak to you a moment?"

Lillian went with him out onto the stair landing and closed the door behind her.

"Is everything okay?" she asked. "I didn't do something wrong yesterday in the store, did I?"

"Oh, no. Far from it. You did a very good job, Mrs. Thomas. That is why I wanted to speak to you. I've talked

with my wife, and we've decided it really is time for her to retire.

"I would like to offer you the job of manager of the ladies department of Meier's Fine Clothing. I assure you, it will pay better than your job at the five and ten."

Lillian's face lit up. "Mr. Meier, you're not kidding me, are you?"

"I'm a serious man, Mrs. Thomas, especially when it comes to business."

"Well, then, I accept. I'll give them my notice tomorrow."

"Very good."

Meier held out his hand. "Thank you for accepting."

"No, thank you!" And Lillian impulsively took his hand and leaned up to kiss him on the cheek, to his embarrassment and great pleasure.

"Wow, that's really something, Lillian getting that job," Frank said to Nancy as they lingered cleaning up after the rest of the crew had gone home.

"She'll be great at it."

He drew the last bottle of Coca-Cola from the bucket where it had been kept. The ice in the water had long since melted, and the bottle was only cool, not cold, but the room was hot despite open windows, and he was thirsty. He perched on a sawhorse and held up the bottle. "Want a swig?"

"Sure." She sat down beside him, a little distance away, and took the bottle and drank, the sweet bubbles stinging the roof of her mouth. She handed the bottle back, and he drank and set it down on the floor between them.

Neither of them could think of anything to say. She took another drink, and set the bottle down. They looked at each other and smiled diffidently, looked down, and then she was in his arms, and they were kissing, their mouths tasting of soft drink.

Through the open window came the sound of a car passing, a bird singing. Their bodies were warm, sweaty.

Their hands groped, and then Nancy broke away. "Oh, Jesus," she said. "Oh, Jesus. We can't do this."

"You're right," Frank muttered, and then they were kissing again. This time, it was Frank who broke away.

"What the hell are we going to do?"

She shook her head. "I don't know." She stood. "I've got to get home." She picked up the Coke and put it in the bucket with the empties. "I'll take care of this," she said. "Could you close the windows?"

Dear Mr. Schmidt

I have decided to return to Brighton Falls — if you still would like me to work for you. I have enjoyed being with my family. But nobody here really needs me, and I think often of you and the twins, and my brother Randolph. I will arrive by bus Tuesday afternoon.

*Sincerely yours,
Martha D'Uberville*

"We can decorate it any way you want," Hank said to Martha as they stood in Nancy's old room. "I mean, paint, wallpaper, whatever."

With the two of them in there, the little room with its small window under the eaves seemed cramped, and he added, "If it's too small — I'm using the boys' bedroom as an office, but . . ."

"Oh, Mr. Schmidt. You're too generous. This will do just fine. But Nancy won't mind?"

"I talked it over with her. She thinks it's a good idea. It will cut down a lot on your living expenses."

"It sure will." Martha sat down on the small bed and looked around. Snapshots of Nancy and friends at various stages of her childhood were pinned to the walls, along with pictures of movie stars of her adolescence. Martha took a volume from the little bookcase at the head of the bed.

"Tom Swift and His Electric Runabout."

"She really enjoyed those Tom Swift books," Hank commented.

Martha took down another book, a biography of one of Nancy's childhood heroines, Clara Barton, the World War I nurse.

"I liked to read when I was little," Martha said. "But there weren't a lot of books for colored folks. I mean books like Tom Swift and Nancy Drew. Everything was for white kids. Everything still is, I guess. But that doesn't matter, because I have my own books now, about the

people I admire — like George Washington Carver and William E. B. Du Bois."

"I don't know about them," Hank offered. "I guess I've heard of Carver. Wasn't he the fellow with all the uses for the peanut?"

"Yes. And a great educator. You know, Tuskegee Institute isn't far from Montgomery, Alabama, where I spent my early years. My daddy took me out there one day, and we toured the grounds, and saw his laboratory, where he did all his research."

Martha sighed, and raised herself to her feet. "I'll just put this stuff away in some boxes, and we can store it in the attic, or maybe Nancy will want it."

That Saturday, Martha took a last look around the small room and kitchen she had rented, now bare of her few belongings. Then she helped Hank and her brother Randolph carry the boxes down to the back seat of Hank's old Pontiac. She hugged Randolph goodbye, although he would be over that afternoon to help weed the lush August garden.

The next morning, Hank woke up to the scent of bacon frying. He groggily descended the stairs to the living room, retrieved the Sunday St. Paul paper from the front porch, and entered the kitchen. "Breakfast will be ready in a few minutes, Mr. Schmidt," Martha said.

Until now, Hank had fixed his own breakfast in the solitude of early morning. He had been concerned about Martha's privacy, but had never thought about his own. He wasn't sure he wanted anyone around while he ate and read the paper. Well, he couldn't backtrack now.

She set a paper napkin and silverware on the kitchen table and put down a plate of eggs and bacon, a cup of coffee, a glass of canned orange juice, and a side dish of sliced tomatoes. "Is this what you like?" she asked. "I can cook anything you want."

"Really, Mrs. D'Uverville. You don't have to fix breakfast."

"You don't want me to fix breakfast?"

"No. It's all right," he retreated. "I'm just not used to it."

"Well, if you don't want me to, just let me know."

"I will. But it's okay."

She looked sharply at him, and then turned to the stove again.

"You will join me, won't you," Hank said. "Like you have at supper."

"That's up to you, Mr. Schmidt."

"I wish you would."

She prepared her own plate and sat down opposite him. He wasn't sure whether they should talk. He really wanted to read the paper. "Do you want part of the paper?" he asked.

"Whatever part you don't need," she said.

And so they ate their breakfast in silence, he reading the war news and she the society section, although he realized for the first time that the section contained no black faces or news of black women. In fact, he couldn't remember any news or photos concerning Negroes except an occasional brief paragraph about a lynching down South. After a few minutes, she picked up the funnies and began to read, and he heard her rich chuckle from time to time. At a particularly loud chuckle, he asked, "What's funny?"

She held the section out to him and pointed to a Gasoline Alley strip. He chuckled, too.

"It's about time to get ready for church," Martha said. "You want to use the bathroom first, or should I?"

He had never thought of this — going to church with her. He couldn't refuse to sit with her. What would people think? Or say? She saw the hesitation. "Come to think of it, I've got a lot to do today. Why don't you go, Mr. Schmidt? I'll go another time."

He glanced at her and finally nodded. "If you're sure."

After that, she attended the early Mass, he the second.

29 A Grand Opening

"I'm really mixed up," Nancy told Father Martin.

"Is it really all that complicated?" he asked. "Your husband is away at war. You've become infatuated with another man. You know it's wrong, and it is wrong."

"But I love him."

She heard the priest sigh.

"Love doesn't have anything to do with it." He was silent for a moment, and she thought he was finished, but then he said: "In Jesus' time, you know, marriages

were arranged. Love, romantic love, had nothing to do with it. You hoped your husband would be a good man, a kind man. If he wasn't an abuser, you expected you would grow to love him. Not romantic love — not valentines and roses and dancing until dawn. Just good, comfortable, married love."

He cleared his throat. "That was the kind of love our Savior felt was sacred — the bond between man and wife. That's the kind of love that adultery violates. And it is a violation. It destroys trust, it destroys families, it destroys your soul."

"I know, but . . ."

"Don't give me any `buts,'" Father Martin said sharply. "Jesus said even entertaining thoughts for another person is adultery. It's a hard standard, but following Jesus isn't always easy."

Nancy sighed and buried her face in her hands. She knew what the priest was going to say.

"I must insist you break off relations with this man."

"There's no way I can avoid running into him from time to time."

"Tell him there is no relationship. Stop cherishing those daydreams of him. Focus on your family."

After a long silence, Nancy whispered, "All right."

"I want you to write to your husband every day, and pray for him twice daily."

"Yes."

Father Martin's tone gentled. "God bless you and keep you and your family."

"Thank you, Father."

She took a handkerchief from her skirt pocket and dabbed at her face. As she passed by the other worshippers waiting to confess, it seemed like the longest walk in the world toward the daylight streaming through the open doors.

She couldn't bear to confront Frank Steiger. Fortunately, he and his family attended the other Catholic church in town, Sacred Heart. She pleaded a cold to avoid the August chapter meeting. She dutifully wrote her husband each day. She read the local weekly, the Brighton Falls Herald, to fill out the letter with local happenings: baseball scores, traffic accidents. At the same time, her heart ached for him, for having such a miserable woman for a wife. She ended each letter: "Jack and

Gina send their love. I love you so much. Nancy." Was she lying? It felt like it.

The credit union held the grand opening of its new quarters on Saturday in early September. Nancy and two of the board members served cookies, coffee, and soft drinks to the members who came by to do business or simply to congratulate them on the new and much more official-looking office, with its counter, two teller windows and cash drawers, adding machines, and a table with pens and inkwells.

Nancy and the board had decided that with the new quarters, the credit union should be open five and a half days a week — the half day being Saturday morning. The board approved hiring an assistant manager, a gawky red-haired young woman named Stella. That freed Nancy to work harder at publicizing the credit union and attracting more members, and, it was hoped, increase savings and loans. Once trained, Stella could take over Saturday mornings, allowing Nancy to spend more time with her children.

Nancy began with a small ad in the weekly Herald:

Your Road to Financial Success!
Brighton Falls Community Credit Union
High Returns on Savings, Low Loan Rates
1345 Main Street, Tel. 6578.
Above Meier's Fine Clothing.

"Can you put it next to the bank's ad?" she asked the editor, snowy-bearded Emil Pedersen.

"Want to poke `em a little, huh?"

"Yes." His assistant editor was running the press in the backroom. There was the strong, delicious odor of ink and solvent and paper.

"Well, I can't afford to poke `em. I'll put it on the same page, though."

"Thanks."

He looked at her with his faded blue eyes. "If it weren't for the job work, we wouldn't break even. I can't afford to distress any advertisers. But then, you know that."

"I appreciate your help."

He wiped a forefinger across his nose. "I don't like that new banker any more than you do, if you don't mind keeping it under your hat. It seems to me, with all this wartime money in town, the time might be ripe to start another bank. We once had three you know."

She nodded.

"Your father-in-law, Mr. Hauser, he might be someone to do it. And I hear old Meier is pretty well fixed, too."

"I don't think either is interested in banking. Although Mr. Meier joked to me once about starting a bank."

Pedersen sniffed again, pulled out a big checkered handkerchief, and blew, carefully inspecting the results before putting the handkerchief away. "Well, nobody ever turned money away. I know I wouldn't."

30 The Parting

Nancy laughingly passed on Mr. Pedersen's suggestion to her father-in-law as the family sat around the dinner table being waited on by Mrs. Andersen. Gerhardt did not respond immediately. "The pork chops were delicious," he told the housekeeper and cook as she brought dishes of rum-soaked pears for dessert. "You must have pull down at the butcher shop."

Mrs. Andersen nodded rather austere toward Nancy. "You should thank Nancy, Mr. Hauser. Her uncle slaughtered a pig and gave us some."

"Well," the elder Hauser said with a smile, "It's just knowing the right people, I guess. I'll have to thank Hank tomorrow." He grew more serious. "You understand, Nancy, chartering a bank is a major undertaking."

"I'm not pushing the idea, just thought I'd pass it along."

"It's not a bad idea, though. This town is growing. I'm not like some gloom and doom people who think the economy's going to collapse after the war. All those young men like your brother will come home, get married, have children, build homes, buy cars and refrigerators. That will keep us going, and then some."

"You think so? That would be good news for the credit unions."

Her father-in-law smiled. "Letting your father start that credit union was one of the best things I ever did. And you've followed right in his footsteps. Good for you, Nancy. I'm really pleased Gerry married you."

Nancy drew in a deep breath. "Thank you."

"Here's hoping he'll be home soon. And your brother. All our boys."

He raised his wineglass, and the others responded. The twins, who had just turned ten, had cherry soda in their glasses. "To our men overseas," the elder Hauser said. "God protect them and bring them home safe."

"I need to talk with you." Frank Steiger came up to Nancy as she sat at the bar nursing a beer and smoking before the September chapter meeting. The balcony had become too fraught a place. Here there was no room for intimate conversation. But Frank sounded harried, almost desperate. "Could you stay for a while after the meeting?"

"I don't know . . ."

"There are new things happening." Frank kept his voice low, leaning close so she could hear. She caught a whiff of his after-shave lotion, and she trembled.

"I guess so — Frank, I've been wanting to talk with you, too. I just haven't . . ."

He nodded. "Later," he said softly and moved away to join a group of the men at a table. The radio was playing the Blue Skirt Waltz.

During the meeting, Nancy rose and thanked everyone for helping out with the new quarters for her credit union.

She reported that business had increased noticeably with the change and her promotional efforts.

Since she hadn't been present at the August chapter meeting, the President in turn thanked her for her work on the Fourth of July float, and said he had gotten a number of comments from people on it. "It stood out," he said.

Nancy wasn't completely sure he was being complementary. She wondered if having Martha up there on the float had offended some people.

"I couldn't have done it without the help of a lot of people," she said. "Frank here was really helpful." She

glanced over at Frank, and he smiled. She sat down suddenly.

After the meeting, Frank moved out onto the balcony and took a table in a corner, away from the others who lingered, talking shop. She stood a few minutes at the balcony railing, looking out at the river. She finally walked over and sat down with him. They did not speak for a little while, feeling the heat of the day still in the air, taking in the odor of water and vegetation.

"Frank," she started to say, but he interrupted her with a fierce gaze.

"I can't go on any longer," he said. "Last week, Marilyn got into one of her rages. While I was out, she took a knife and slashed my clothes in the closet. I'm afraid she'll do something more serious."

"I'm sorry."

"I'm committing her, Nancy. And then I'm going to seek an annulment."

"After all these years?"

He nodded. "If the Church gives it to me, great. If not, I'm still going to file for divorce."

It took Nancy's breath away. Leaving the Church? She found it hard to imagine being outside the Church, like being locked out of your house.

"What about the children?"

"It'll be rough on them, but I think they'll understand. I hope so."

He looked down at his interlocked hands.

"Well, I can't say I blame you," she said.

"I'm sorry, you wanted to say something to me."

Nancy sighed. "Did I have anything to do with this? I mean — the idea of the two of us?"

Frank considered. "I probably would have done this anyway, eventually. But you're a bit of sunlight coming into a dark room. You've shown me there's more than that room. But don't feel responsible, please don't. It's my decision"

"Would you change your mind if you knew I was — out of reach?"

He shrugged. "I don't know. I don't think so. He glanced sharply at her. "Are you — out of reach?"

She nodded. "I've talked this over with Father Martin at my church — not identifying you, of course. I can't fool myself any longer. Just by giving way to my impulses

— and it's been so sweet in some ways, Frank — I've been betraying my husband at a time when he's far away trying to protect the kids and me. I can't keep on nursing my affection for you or, I don't know, expressing it."

Frank raised his intertwined fingers to rest his forehead on them. "I do wish you'd said something sooner." He hunched there silently for a long while, sighed, and dropped his hands and looked up again. "But I understand."

"Do you?"

"Yes." He smiled faintly and gave her a salute.

"I've got to go." She hurried through the bar to the parking lot. She unlocked her car, got behind the driver's wheel, and burst into tears.

31 Strike Up the Band

The phone call came into the credit union office late on a Thursday afternoon as Nancy stood behind the teller's counter, giving some instructions to Stella, her new assistant manager.

"I've been asking around, and I understand you're the lady who set up the credit union float in the Fourth of July parade," the caller said in a deep, husky farmer's voice.

"That's right," Nancy replied. Dear God, has this guy waited this long to complain? she thought.

"I wonder if you could tell me who that colored lady was who played the accordion, and how I could get in touch with her."

"Can I ask why?" Nancy said cautiously.

"I'm Elmo Perkins. You may have heard my band."

"I'm not sure. . . I don't get out much these days," she added ruefully.

"Well, I play the fiddle, Arnold Sensenbrenner plays the guitar, and Mo Hanley plays the accordion. My problem is this, Mo just had a heart attack, and he's laid up in the hospital and Lord knows when he's going to be able to play again. And we're supposed to play next Saturday night at the Elk's Club. Now we could go without Mo, but I tell you, a band without an accordion isn't much of a band — at least around these parts."

"And you think maybe . . .?"

"I've asked a couple of accordion players I know if they would fill in, and they're both tied up. Then I remembered the colored lady. She seemed to be a pretty good accordion player, and I was wondering if she would be willing to play with us — until we can find someone permanent—like."

"And you don't mind that she's a Negro?"

"Lady, if she can play accordion, she can have a tail and horns, as far as I'm concerned. Music is music. Now if we lose bookings, that's another matter."

"Well, let me give you her name and telephone number, and you can call her."

Nancy gave him the information, and Elmo Perkins thanked her and hung up. She smiled, trying to imagine Martha with her owlish glasses playing in a smoke-filled hall crammed with sweating polka dancers.

Martha and Hank had settled into a comfortable routine. They ate breakfast and read the paper in the morning. Then, while he shaved and got ready for work, she packed him a lunch, a lunch that other employees at Hauser envied, because it would include a cold chicken leg or thick beef sandwich, a bit of bean salad with vinegar and oil dressing, sweetened with a touch of sugar, and a slab of apple or peach pie, together with a thermos of coffee.

She busied herself making beds, vacuuming, and neatening the house, doing the washing, wringing it out, and hanging it on the backyard line. She fixed herself a small lunch and ate it at leisure, while she read the part of the newspaper Hank had read during breakfast, following the war with great interest. She took a brief nap and then devoted the afternoon to the garden or baking or as the fall progressed, canning and pickling.

When Hank came home, she had a cold beer ready for him. He sat in the living room reading his Popular Mechanics and Scientific American magazines while she fixed supper. After supper, he insisted on drying while she washed the dishes and wiped off the counters. In the beginning of her residence in the house, she had gone up to her room to read or listen to the radio, but Hank had encouraged her to share the living room. "I like somebody else around," he said, which Nancy, when Martha mentioned it, saw as the bear coming out of the hibernation he'd gone into with the death of his wife.

Martha and Hank would sit after supper in the living room listening to the news on the radio and then the entertainers like Jack Benny. She liked Rochester, Jack's chauffeur on the show. "Mr. Schmidt," she said, "Did you know Rochester is the highest paid Negro entertainer in Hollywood? Mr. Benny treats him just like an equal, and when they travel, he insists that the fine hotels where he stays give Rochester a room just like other folks on the show."

"No, I didn't know that," Hank confessed. "I don't follow what goes on in Hollywood."

They subsided into a companionable silence as Hank picked up a magazine and she did likewise. Sometimes she wished he had a greater store of conversation, but men were like that. She didn't trust glib men. She had known some, men who could sweet-talk you into doing stuff you would regret. Still, she missed the company of her own people, the long evenings of conversation, the laughter, the reminiscences of aunts and uncles. She wondered how long she would stay in Brighton Falls, and figured perhaps another year, until the war was over and Hank could get another housekeeper. But the thought of leaving, of not sitting here with Hank, brought a curious ache to her heart.

Occasionally, she went out in the evening to a movie. She always asked Randolph to go with her, but he did not enjoy many films beside cowboy movies, so he often declined. She thought of inviting Hank, but, a little sadly, decided that it just wasn't a good idea.

Saturdays were especially good days. Nancy was spending this day more often with the twins, but she still dropped them off to do her shopping or go to a movie matinee.

Martha always found something to entertain the children. She relented a bit on the radio programs, and listened with them sometimes to Let's Pretend with its advertising jingle: "Cream of Wheat is so good to eat that I eat it every day," and she enjoyed the fairy tales as much as they did.

Her brother usually came over and worked with Hank in the garden or helped kill a hen. The twins watched with mingled horror and interest as Randolph severed the chicken's head with a hatchet and let it run around in circles until it died. They couldn't understand

why the adults found this amusing, but after the bird had been plunged into boiling water, they helped pluck and singe it to remove the pinfeathers. "You'll need to know how to kill and dress a chicken," Hank told young Gina, "when you grow up and get married."

Hank had come to enjoy Randolph's company. Plump Randolph was shy and spoke with a slight stutter, but he gradually relaxed in Hank's presence and opened up a bit to talk about his family and Memphis, and fishing in the Mississippi. He was skilled in carpentry, plumbing, raising small animals, and gardening, and Hank found him a good work partner.

Hank declined to play anything but sheepshead with Randolph, but Randolph found poker partners in the twins, playing for matches, and as the twins grew more skilled, insisted that "You're g-g-gonna be better than me," adding with a sly smile, "b-b-but not for a while yet."

Nancy would pick the twins up late in the afternoon, but often they would stay for supper, and Randolph would join them. Afterwards, they sat in the living room, which seemed cramped with so many people, and talked.

Martha would sit down at the piano and play ragtime and jazz tunes, and when Hank complained he'd had enough of that "modern stuff," she would play polka and schottisches and old-time tunes like "Aura Lee" and "Love's Old Sweet Song," improvising several variations before concluding the piece. She sometimes sang, in a husky sweet voice that hinted that within that middle-aged body was a woman of feeling and perhaps even passion.

When she excitedly told Hank about the invitation to play with Elmo's band, he had a mixed reaction: pleasure at her excitement and concern for her — that she would be treated badly or insulted by some drunk. In addition, though he did not really admit this to himself, he was uneasy that he would once more be spending Saturday evenings alone, not to mention other evenings, for he knew the band was popular. "But you don't have an accordion," he objected mildly. "You had to rent the one you played on the Fourth."

"That's all right," she replied. "Mr. Mo Hanley says I can use his. And if this lasts any length of time, I'll buy one."

"Well, I guess it will be okay."

She regarded him with a hint of steel in her gaze. "Mr. Schmidt, if you don't mind me being blunt, you haven't got any say-so. What I do with my evenings is my own business."

Hank flushed. "Sorry. Of course it is, Mrs. D'Uberville. "She smiled and reached out and touched his arm lightly, the first time she had ever touched him. "Thank you, Mr. Schmidt."

32 At the Elks

Martha was not as self-assured as she put on. She felt better after a rehearsal with the other trio members. She was able to pick up their repertoire rapidly. But she was still nervous, she confided to Nancy as her friend dropped by to leave off a loaf of Mrs. Andersen's home-made rye.

"I just hope there isn't any fuss," Martha said. "People aren't used to coloreds and whites playing music together."

"Why don't you ask Papa to go with you? Nobody's going to make any trouble when he's around," Nancy responded with a touching faith in her father's ability to handle any situation.

"I hate to bother him."

"Don't worry. Let me take care of it."

Nancy went out to the back yard, where her father was repairing the chicken coop. "Papa, I think you should go with Martha when she plays."

He laid down his hammer and let her hug him, holding his grimy hands away from her.

"You know I don't go in much for dancing these days," he said.

"I'm not talking about that. You know this town. Somebody might make trouble."

He considered this. Nodded. "All right. I'll drive her there and back. But I can't see doing that every time she plays."

"I know. Just this once. Until we know it's safe."

Elmo Perkins had told the Elks Club manager of the change beforehand, and it was too late to do anything about it before the dance. But the manager was not

happy when Elmo arrived. "You really stuck it to me," he complained from behind the bar. "We've never had a colored performer here."

"It's just for the time being," the plump and balding fiddler told him again. He was uneasy himself, but he concealed it. "Nobody's going to mind." His partner, the guitarist, Arnold Sensenbrenner, came up. He was a tall, husky bachelor farmer with a short graying beard, who looked morose much of the time but could summon up a warm smile. "Give me a Pabst," he said, and the manager uncapped a bottle and handed it to him.

"We're talking about Martha," Elmo said.

"Well, it'll be interesting," Arnold said. "This town is too damn quiet. We'll give them something to talk about."

"You always swam at the deep end of the lake," Elmo said.

Arnold didn't reply, just took a long swig of his beer.

When Martha arrived, the evening's crowd was beginning to filter into the club. The trio set up on the little stage with its microphone. They tuned up as more people came in. Elmo and Arnold recognized many as fans that followed them from venue to venue. Elmo felt better. This crowd would be friendly, he thought.

People glanced curiously toward the stage. One couple whispered together, rose from their table, and left. Another couple followed them. For a moment, the evening seemed to hang in the balance, but no more people departed.

The manager came up to the stage and welcomed the crowd. "We're really pleased to have Elmo Perkins and his trio with us tonight to play some of that good music we love to dance to. Let's give them a big hand."

There was applause, and Elmo took over the microphone. "Thank you, ladies and gentlemen. He introduced Arnold — "who you all know" — and then Martha — "who has kindly consented to fill in for our accordion player, Mo Hanley, while he recovers from a heart attack. We all hope he gets well soon. Meanwhile, let's give her a warm welcome."

The applause came, more tepidly this time, but it was applause and Martha acknowledged it with a smile and a nod of her head. Elmo raised his fiddle and launched into a brisk waltz. Dancers surged onto the floor. Hank, who was sitting at one of the side tables

near the front, relaxed. He watched the dancers whirling around and tapped his toe. One, two, three. One, two, three.

The trouble came as the group ended its second set and the dancers were returning to their seats. A short, fat man who had not been dancing, just drinking, wavered up to the small stage.

"Hey, Mr. Polka Man," he said loudly. "Where d'ya get your band? Down in Coontown?"

Conversation at the near tables died away. There was an expectant look on some faces. Here was some fun.

"Friend," Elmo said, "we're not bothering you. Don't bother us."

"Too damn many coons in town," the man persisted. "Taking jobs away from white folks."

Hank stood and began to move toward the stage. And the bachelor guitarist, Arnold Sensenbrenner, stepped down and moved close to the drunk.

Martha stared at the man for an instant, and then she moved to the microphone. She played the first chords of the Star Spangled Banner.

"Ladies and gentlemen, will you please join me in singing our national anthem." She launched into the song in her rich voice. The audience raggedly stood and joined in the song. The drunk stood there, confused.

Hank put an arm around the man's shoulders. Arnold draped his arm around him from the other side. Both men towered over him. He tried to resist feebly, but the pressure to walk away was irresistible. They escorted him to the front door and outside.

"Buddy," said the bachelor farmer. "Go home." And the man did.

33 The Occupations of Fall

September turned to a warm, golden October. Nancy tried to keep busy, which was easy to do, because her advertising and the new office location were bringing in new members. Deposits and loans were gradually growing, restoring a healthy glow to the balance sheet that pleased the board.

In line with her hopes of educating members on the virtues of cooperative finance, and with the help of the

artistic Lillian Thomas, she designed and put up several colorful posters with slogans like, "You're the boss here," "Our members own our credit union," and "We are not for profit."

She also had the newspaper print up some flyers on the credit union idea and history that were given to new members as they signed up, and to other members as they came in to transact business.

Meanwhile, she and Lillian and Stella, her new assistant manager, laid plans for marking Halloween with decorations, costumes for Nancy and Stella, and an afternoon open house with treats for members and children.

But amid all this, despite all Nancy's efforts to erase Frank from her thoughts, he still appeared in her dreams and she would awake aching with desire, lying there staring at the ceiling or getting up and reading until she was sleepy enough to go back to bed. Once, at the grocery store, she saw him down an aisle, putting a box of cereal into his cart, and she hurried away before he could see her. Father Martin was a bulwark, reminding her of what was important in her life and what God wanted for her and her family. But nonetheless, she dreaded the thought of the October chapter meeting when she would have to face Frank again.

Meanwhile, Martha was making her mark with Elmo's band. They worked without sheet music, because none of them could read it very well. Most of their pieces they picked up from listening to records or hearing other bands, then working it out among themselves.

She remembered nightspots in Memphis where a cluster of jazz musicians would play all night the same way, without music, just letting their ears and their knowledge of the basic chord structure of the pieces guide them. This band's music was different in many ways, and they didn't improvise much, just played the same pieces over and over again, but the spirit was the same.

The audiences by and large seemed to accept Martha, too, although she occasionally heard an abusive jest meant for her ears. A couple of weddings cancelled them out, but Elmo suffered no other losses in bookings. Now, when he introduced each member of the trio, she re-

ceived as much applause as the guitarist, Arnold Sensenbrenner, did.

After about a month of engagements, it became clear that the band's former accordion player would not be returning, if only because his wife was insisting the late nights were destructive of his health. So Martha was hired as a regular, sharing the receipts and tips with the other two band members. And Hank found himself lonelier than he had anticipated. Of course, he still had Martha's company most evenings but when she did go out, he found the house disturbingly still.

Martha invited him to continue coming along to the dances where she played, but he declined, saying, "I'm too old for that."

"Mr. Schmidt, you're not too old, you're just too stuck in your ways," she replied with a laugh. "You need to get out more. It's been good for me." And he had to admit she looked younger, more alive. "Maybe one of these days," he conceded.

Nancy was seated in her office, going over accounts, when Stella poked her head through the doorway. "A lady to see you." "Who?" Nancy mouthed silently, and Stella shrugged her shoulders to indicate that the woman hadn't identified herself. Nancy nodded. Annette Cooper, the banker's wife, entered, and turned to close the door.

"Mrs. Cooper!" Nancy said, rising to extend her hand.

Mrs. Cooper smiled weakly and shook it.

"May I sit down?"

"Please do."

Mrs. Cooper seated herself in a chair that was considerably more comfortable than the one Nancy had sat in when she made her plea to Bertrand Cooper.

"First of all, Mrs. House . . ."

"Hauser."

Annette Cooper flushed. "I'm sorry. I'm so scatter-brained, I'll forget my own name one of these days."

"How can I help you?"

Mrs. Cooper took a deep breath. "You were very kind at the park during the Fourth of July picnic, when I wasn't at my best. That impressed me. I began to regret my part in ending your lease at the library. It was wrong

of me to throw my weight around that way when the rest of the board was satisfied with your arrangements."

She did not sound tipsy, and her words came out clearly and firmly.

Nancy smiled and shook her head. "It turned out all right. In fact, you did us a favor. This is a better location in many ways."

"Nonetheless, it was wrong. I let my husband railroad me into it, and I shouldn't have. Will you accept my apology?"

"Of course."

Mrs. Cooper opened her purse and took out a handkerchief and wiped her forehead, as if there were thoughts in there she wanted to erase.

"Thank you. You're very gracious."

They sat in silence, and then Mrs. Cooper gave that weak smile again and said, "I actually want you to do me a favor."

Nancy waited.

"I would like to open an account here."

Nancy couldn't help raising her eyebrows. "But . . ."

"I know, I have an account at the bank. But everyone knows me there, and my husband knows to the penny how much household money I've saved. I want an account that is truly private. In fact, I'd like to have it under my maiden name, so nobody on your staff will recognize it."

"I can't guarantee my assistant manager or another member won't at some point recognize you," Nancy said.

"I'd like to mail my deposit to you each month and communicate my business only by phone, not in person."

"Well, I suppose that would work," Nancy said. "But in our records, we have to list your address, and someone theoretically might recognize that." Then she smiled, and entered the conspiracy with some relish. "We might list your address as a Post Office box. I'd have to check if it is legal, but as long as I know myself that you live in town, I don't see why it shouldn't be."

"Thank you."

Nancy handed Mrs. Cooper the membership form to fill out and mail back to her at the credit union, with the envelope marked "Personal." The banker's wife folded it and put it in her purse, then looked up. "I suppose you're wondering why I'm doing this."

"As you said, privacy. I can understand that."

"It's more than that. If I save too much at the bank, Bertrand complains that it should be invested in something that earns a greater return and makes me buy stock or something else that isn't really liquid. I can't get at it quickly and easily."

"I see."

Mrs. Cooper hesitated, then plunged on, sounding as if she desperately needed someone to confide in. "The fact is, I'm thinking of returning home to Iowa. He's a good man, in his way, but I don't fit in here, and I'm getting really tired of his treating me like some kind of . . . I don't know . . . accessory. I want to save enough to get back to Iowa and be independent until I can find a job, if I decide to do that. I don't want to leech off my father."

At that, she burst into tears, and the handkerchief came out again. Nancy waited until the storm had subsided, and then said, "Whatever you do, I admire your courage, Mrs. Cooper. We women have been treated like accessories long enough."

The banker's wife nodded, drying her eyes. "I must look like a mess," she said. "But I had to tell someone. Thank you."

"And what you've said is just between you and me, Mrs. Cooper. Don't worry."

Looking more cheerful, Mrs. Cooper thanked her again and departed. Stella looked into the office. "Who was that?" she asked.

"Someone who wants to join," Nancy replied, and Stella had to be satisfied with that.

34 Melvin Again

The October chapter meeting was a strain all around for Nancy. The day had been unusually warm for so close to Halloween, but the radio said a cold front was approaching, and by the time she arrived at the meeting at the Falls Supper Club, the northwestern sky was eclipsed by clouds, and there were flashes of lightening in the distance.

She had called no member education committee meeting since she had broken off with Frank, and to avoid him this evening she had timed her arrival at the supper club so the chapter meeting was just getting

started as she turned into the parking lot. Not having brought an umbrella, she parked as close to the entrance as possible. Unfortunately, Frank had adopted the same timing strategy, so she had to nod and smile as he parked his bicycle next to the club door under the awning. He responded with a strained smile, and let her enter the club first.

"I'm going to get a beer," he said, so she was able to walk into the meeting room alone and find a seat at the long table. Frank entered a few minutes later and sat at a remove on the opposite side of the table.

Whitey Holmgren of the farm co-op was damning Roosevelt for dumping socialist Henry Wallace as his vice presidential running mate in favor of Harry S Truman, a little-known U.S. Senator from Missouri. What name Truman had made for himself holding hearings on war profiteering was overshadowed by his reputation as a product of the corrupt Pendergast political machine in St. Louis.

"Roosevelt isn't going to last for another full term," Whitey expostulated. "Wallace would've been president and carried this country forward."

Clarence Jenkins, of the Brighton Falls Electric Company Credit Union, as usual rose to the bait. "I don't think this country is ready for a fourth term. We don't like dictators here, and that's what Roosevelt has become. I expect Tom Dewey will beat him — maybe not by much — but enough to get this country back on course."

"That little man!" exclaimed Whitey in a disgusted tone.

"Okay, let's talk about something besides politics," President Roy Matson said as the waitress bustled about serving fried, battered fish with American fries and coleslaw, and the conversation turned to shop matters. Credit unions were still struggling, but there was hope that with the Allied forces plunging closer to Germany, with Russia advancing on the Eastern Front, the war would soon be over and things could get "back to normal."

The storm broke with a nearby lightning strike that shook the supper club, followed by the steady drum of rain on the roof. A couple of attendees who had left their car windows rolled down dashed out to close them, returning soggy but triumphant.

Nancy was embarrassed when the time came for the education chairman's report. "I'm afraid that because of the press of things, the committee hasn't met recently," she said, her gaze flicking to Frank's impassive face, "so we haven't had a chance to plan any chapter-wide Halloween publicity. I hope all of us here are doing something to help members celebrate and educate the kids about credit unions. Our credit union is holding an afternoon open house with refreshments and cake for the adults, and candy for the kids."

Feeling Frank's gaze upon her, she continued awkwardly: "Of course, the kids can have cake, too. Staff, Stella and I, will be wearing costumes, and we're going to have prizes for the best kid costumes. We're also going to offer a new savings account for kids that pays good interest and encourages them to save their allowances. Any child that opens an account, with his parents' signature, gets a cardboard piggy bank to save pennies and nickels in."

"Sounds good, Nancy," said President Roy Matson, and she flushed and sat down. The rest of the meeting passed routinely, punctuated by peals of thunder, the flickering of lights, and intermittent lessening in the intensity of the rain, only to have it resume again with full force.

After the meeting, there was a general reluctance to brave the rain, and most of the participants bellied up to the bar in hopes of waiting out the downpour, and getting a good buzz on at the same time. Harriet Smathers, Whitey's assistant manager, and Frank went over to the doorway, wondering how long it would take for a letup that would allow them to bicycle home. Nancy hesitated. She couldn't offer Harriet a ride without inviting Frank, too.

"Listen," she said to them. "Leave your bikes here and ride with me."

"No, I won't impose," Frank said, even as Harriet accepted.

"Oh, come on, Frank," Harriet said. "Don't play the hairy-chested he-man."

"Yes, Frank, really," added Nancy with unexpected warmth.

He sighed. "Okay."

Nancy dashed to the car, unlocked it, and drove up to the portico where Harriet and Frank waited.

"This is so sweet of you," Harriet cried as she slid into the back seat, which she shared with a large box of credit union publicity flyers. Frank was forced to take the front seat. He sat silently as the two women chatted and Nancy drove over the river bridge.

Lightning flashes illuminated the river, now swollen and rain-stippled. Nancy felt as if she was being swept down that dark stream by impulses she could not understand.

Harriet's house was a modest tree-shaded bungalow near the bridge. Nancy pulled into the driveway as close to the front door as she could; "Thanks," Harriet said, as she jumped out, key at the ready, and ran into the house. They saw the living room light go on. The curtain parted, and Harriet signaled "all clear."

As she backed out into the street, Nancy wondered why Harriet had never married. What is it like to be single at our age, she thought, living with two cats? Was Harriet frustrated and unhappy, the way spinsters were supposed to be? If so, she never showed it. Suddenly, she longed to have her life clear of the clutter and obligations of family, to be able to spend an evening by herself reading or listening to the radio, without the twins making noise or needing attention, without her father-in-law limping through the house with his pipe and increasingly dogmatic opinions, without a husband overseas to worry about — without Frank complicating her life.

In a near-hostile mood, she drove toward Frank's house, which was located on a street that wound along the river.

On the riverside, little parking areas gave boaters access to the water and there were picnic tables built by the CCC. Such a miniature park lay across the street from Frank's home, a large Victorian house loaded with gingerbread and turrets. In the storm, the house looked as if it belonged in a Boris Karloff film, a suitable habitat for Marilyn with her rages and weeping.

Suddenly, Nancy wanted Frank to know just how much trouble he'd brought into her life. She pulled into the little parking area by the river. "We need to talk," she said, as he turned toward her inquiringly.

"What about?"

"I don't know," she confessed. "It's been so hard, Frank."

She found herself crying. She leaned over to get some tissues from the glove compartment, and he kissed the back of her neck. She drew back angrily, clutching the box of tissues. "Don't do that," she said.

"I'm sorry. It was just . . ."

"I know. You couldn't help it. That's what all the boys said when they groped me," she said, wiping her eyes and blowing her nose. "It was so funny — I wanted them to, and I didn't want them to. Shit, sometimes I wish you guys would vanish from the face of the earth."

Frank was taken aback by the expletive. He had never heard her swear before.

"What about Marilyn?" Nancy asked unexpectedly. "I haven't heard anything about your committing her."

"Well, it's a process," he said. "I've seen a lawyer. We need to get a doctor's opinion, which isn't easy, because she refuses to go to one. I guess I'll have to have someone come to the house. Then we have to go to court. I don't know what I'm going to tell the kids."

He sounded miserable, and her mood changed once more. "It must be tough."

Frank didn't respond, just stared out the foggy car window at his house, where a few lights downstairs braved the dark and storm.

"Do you remember that year at the fair, when the airplane crashed?" she said. "After that, I had dreams where I was flying, and then I would be falling through rain. I would wake up whimpering or even yelling. I feel like that now, like I'm falling through rain, and I'm terrified."

She reached out, took the lapel of his suit, and pulled him to herself. She kissed him hungrily, fiercely. He moaned and kissed her face and neck, his hands roaming over her body. They lost track of time as they necked like adolescents. Her blouse was undone, his shirt unbuttoned and tie askew.

The rapping on Frank's window caught them totally by surprise. They parted, breathing heavily, and realized the rain had stopped. The windows were fogged, so they couldn't see who was rapping, and whoever was out there couldn't see them, thank goodness.

A flashlight tried to penetrate the fogging but failed. "Police," said a squeaky voice they both recognized. "Oh, God, it's Melvin," cried Nancy in a whisper, frantically trying to repair her disarray. "He knows me. He belongs to my credit union." Frank struggled to button his shirt while simultaneously straightening his tie.

"Open up," the voice of authority squeaked.

"Just a moment, officer," Frank cried. Melvin Thompson tried to open the car door, but it was locked. He rapped impatiently with the flashlight.

35 Who Was That Lady?

Melvin often drove along this street when he was on the evening shift, looking for the youngsters who liked to park here. He didn't really expect to find any on a night like this, but it was habit, and there was little else in this quiet, largely crime-free city to do. He was surprised when the window finally rolled down, and he saw a man with gray in his hair, a flushed look, and a lipstick smear on his cheek.

Oh-ho, Melvin thought. A little canoodling. "I live here, officer," Frank said, "in that house over there." He pointed, but Melvin did not bother to look. Instead, he flashed his light at the driver of the car, a woman with blouse partly pulled out of her skirt, her hand raised to shield her face. Something about her looked familiar.

"Aren't you folks a little old to be parking?"

Frank cleared his throat. "We were just talking, officer. Waiting until the rain stopped."

"It stopped half an hour ago."

"Well, I guess we were just — engrossed. I was about to get out and go into my house," Frank said.

"Must've been a pretty interesting conversation," Melvin squeaked. "Well, just checking to make sure everything's okay."

"Thank you," Frank replied weakly. Melvin turned away and then suddenly swung around and flashed his light at the driver again. Her hand was down, and he knew who she was. He turned away, chuckling to himself. Well, well.

Melvin Thompson was not particularly mean, nor was he given to gossip. But like a magpie, he collected

information that might prove useful at some point in the future.

"Oh, God, God," Nancy moaned. "He recognized me. I'm sure of it."

"Maybe not," Frank said hopefully. "I don't think he recognized me."

"He doesn't have to, Frank!" she yelled. "I'm the one who could lose my job and my husband. All you have to lose is a crazy wife."

"Well, I could lose my job, too," he pointed out with some heat. "Your father-in-law runs the plant where I work. And your dad sits on my credit union board."

"I shouldn't talk about Marilyn," Nancy said, pounding one fist on the steering wheel. "I'm the crazy one. I wanted to break this off, and I did, and then I had to hop right back into it. Father Martin was so right. I think God is letting me know I've been a damn fool."

"No, you haven't . . ." Frank said, and fell silent. She was lost in self-recrimination.

"I'm going to go in," he said finally, opening the car door. "We'll talk later."

"No, we won't, Frank," Nancy said grimly. "This is it. Kaput. Finished." She added as an afterthought, "You'd better wipe the lipstick off your cheek."

He sighed, wiped his cheek with a handkerchief, got out, and trudged toward his house. The night air was chill and damp, fragrant with fallen leaves and wood smoke and the faintly industrial odor from the river. The evening was beautiful in its own way. But for him, the dark room was closing in again.

Over the next week and a half before Halloween, Nancy looked for any sign that people were talking about her, but could detect none. Business at the credit union went on as usual, her father-in-law was his customary dogmatic self, and the children chose that time to be particularly wild. For two nights, as she lay in her bed, she cried, muffling the sound with her pillows so the children in the next room wouldn't hear. But she gradually lost some of her fear as Halloween approached and she and Stella, with Lillian's help, busied themselves with preparations.

Each day, she wrote her letter to Gerry, filling it with cheery news of the twins, high school football scores, and other bits designed to keep up his morale. She received

two V-mails expressing hope that he would soon be home. "The Germans are beaten," he wrote. "They just don't acknowledge it."

The Halloween open house went off without a hitch, and they opened more than fifteen children's accounts. This was particularly dear to Nancy's heart since she was a firm believer in educating young people in thrift.

That evening, she took the twins trick or treating, wearing the costumes they'd worn in the Fourth of July parade, so people recognized them as the riders on the Percherons, which delighted them. "We're famous, Mama," Gina said.

36 Hank Shakes a Leg

Halloween night found Hank Schmidt at the Turners Hall, having been cajoled by Martha into attending the annual community costume dance to see her play, though he refused to wear any costume.

The band had decided to dress up as characters from the Wizard of Oz. Martha was Dorothy, but a Dorothy very different from the naive child played by Judy Garland. She wore a blue satin dress that Hank had not seen before that showed off her figure to advantage, including a bit of cleavage. Elmo, the leader and fiddle player, was dressed as the tin man from the Wizard of Oz, while Arnold Sensenbrenner, the bachelor guitarist, was dressed as the scarecrow with coveralls, straw hat, and boots to which bits of dried manure still clung.

By the time they started playing, the crowd was well lubricated with beer, and the room was soon filled with cheerful, sweating couples in varied costumes and masks whirling around the wooden dance floor. The trio started hot and stayed hot. Elmo made his fiddle sound like a full orchestra, Arnold kept the beat fast and steady, and Martha's fingers flew over the keys of the accordion. Hank sat at a table with another man from the shop, and they talked of production problems, but he found his foot tapping and his gaze going back to Martha again and again.

"That colored lady sure plays up a storm," said the man. "It's a shame they couldn't find a white man, though."

Hank's face flushed. "That lady is a friend of mine," he said, "and I think she's better than any white player would be." If you worked at Hauser, you didn't cross Hank Schmidt, and the man hastily added: "Oh, I ain't got nothing against the coloreds, Hank. She's a mighty fine looking lady."

And Martha did look fine in her blue gown, her foot tapping, her face alight, and a sheen of perspiration on her forehead. For the first time, Hank saw her not as a colored person, not as a domestic servant, not even as a companion in his household, but as a woman. It was a disturbing perception, and he tried to dismiss it as somehow improper, but it kept coming back as the set progressed. He found his gaze drawn again to her cleavage.

When the set ended, the music did not stop, as a large, multi-colored jukebox took over. Some of the couples, exhausted, stopped dancing to cluster at the bar or sit down at the tables surrounding the dance floor. Martha got a bottle of beer and came over to Hank's table. She sat down, breathing heavily, and he smelled her perfume. He took his eyes away, introduced his companion.

"Come on, Mr. Schmidt, you see that lady sitting by herself over there? Why don't you ask her to dance?" Martha asked. "I'm too old and fat for that," Hank protested.

At that moment, Arnold, the scarecrow guitarist, came up and held out his hand to her. "Come on, Martha, let's give `em something to talk about," he said. Martha looked at him for a moment and shook her head. "I don't think people would like that," she said.

"Oh, who gives a damn what they say," Arnold replied, still holding out his hand. She shrugged and smiled and took his hand. In a moment, they were out on the dance floor, Arnold's arm about her waist as they circled around and around in a polka.

"Now, isn't that something?" Hank's workmate said.

Hank nodded grimly. He saw people looking at the pair, talking. A few were smiling but others looked sour. By tomorrow, this would be all over town. A white man and a colored woman dancing together. Was Arnold trying to stir up trouble?

Arnold and Martha danced two more pieces, and then came and joined Hank and his fellow worker. "Man, oh, man, you sure dance," Arnold said to Martha. She glanced over at Hank, who lowered his eyes and said nothing. He would have made excuses to leave, except he had brought Martha to the dance.

The jukebox began playing a slow waltz, and Martha said, "There hasn't been a riot yet, Mr. Schmidt. You want to try this dance?" She held out her hand.

"I . . . I'm sorry, Mrs. D'Uberville. No."

She withdrew her hand, cleared her throat, and took a sip of her beer. He couldn't read her face. Was she angry? Hurt? She excused herself to go to the ladies room.

Hank glowered at the bachelor farmer. Arnold looked at him. "You don't approve, I take it."

"No. I'm sure your intentions are good, Arnold. But Mrs. D'Uberville tells me you like taking risks, and I don't think it's right when it's at her expense. You and I know what this town is like."

"Well, it's Martha's choice," Arnold said. "I don't know if you realize what a great lady she is. She could've been a professional musician — I mean a real professional, not just playing at local dances. And she's bright as a new penny."

"I know that," Hank said. Then he added, "Maybe I'm over-reacting."

"Well, I know where you're coming from. There's a new time coming, but this town has to be dragged kicking and screaming."

"You don't talk like most farmers around here," Hank said, beginning to get over his anger.

"Maybe living by myself all these years. Time to think about things. And I read my Bible. God doesn't see our color, Mr. Schmidt. We're all the same to Him, white and colored, rich and poor. He just goes by what's in our hearts."

As they talked further, Hank began to like the bachelor guitarist. Having come from a farm himself, they shared a knowledge of crops and cows, of drought and hail damage, and they spoke together with farmers' sparse economy.

Hank said: "Tell me, Arnold, how is it you never got married? You'd make some woman a fine husband."

"Oh, that's a long story," Arnold said, shaking his bearded head. "Just to make it short, I collect stuff. Have since I was a kid. Used to drive my folks nuts the way I filled up the house and barns. I'm still doing it. Machinery mostly — small machines and big ones, typewriters and tractors. Every auction, I'm out there buying, whether it's an old-time buggy or some Indian arrow-heads. I've built two more big sheds to store the stuff. I don't care what I collect, as long as it's old and interesting. I don't have any use for it, I just got to have it."

"Well, it's something to do," Hank said dubiously. "You could maybe set up a junk shop and make some money."

"That's the thing. I don't sell anything ever. Maybe trade but not sell. That's what got to my fiancé. She said, you either get rid of this stuff or our engagement is off. Well, what could I do?" Arnold said plaintively. "I couldn't sell, I just couldn't. It would have broken my heart. So that's why I'm a bachelor." He took another swig of beer. "But on the other hand," he said more cheerfully, "I sure got a lot of stuff."

When Martha came out, it was time to start playing again. The trio ended their final set with a rendition of "Over the Rainbow," sung by Martha. By this time, the crowd had mostly finished dancing and was seated at the tables or standing at the bar. "Somewhere, over the rainbow, blue birds fly . . ." Her voice was huskily sweet, embodying all the longings of a community with loved ones fighting around the world, and more than one person around the room had tears in their eyes.

Martha and Hank rode home in silence. When they were inside the house, she turned to him. "Mr. Schmidt, I'm sorry I put you on the spot about the dancing. Arnold, he hasn't got any position in the town, being out on that farm. And he likes to stir things up. But I know you have a position here, and you're a conservative kind of man."

A conservative kind of man? No, maybe just a coward, Hank thought.

"There's no problem, Mrs. D'Uberville. I guess I am — a cautious man."

Martha smiled, a little mischievously.

"There isn't anybody around now, Mr. Schmidt. Would you like to dance?" She held out her arms, and,

hesitantly, he took her into his. She began to hum Over the Rainbow. Her body was warm and moist within his circling arm. Again the perfume . . . he carefully avoided glancing down at her cleavage. Aside from that one evening in Madison a decade before, he had not danced since his wife's death. As if reading his mind, Martha asked: "Did you and your wife do much dancing?"

"A fair amount."

"I thought so. You're a pleasure to dance with, Mr. Schmidt."

Hank grinned. "Thank you, Mrs. D'Uberville."

He began to relax, enjoying the swing and sway of the movement, the warmth of her body. He even tried to make some small talk with the one bit of movie lore he knew.

"Did you know the first time Wizard of Oz was shown in a theater, back in '39, was over in Oconomowoc? That's here in Wisconsin."

"No, I didn't know. I'll have to remember that."

They slowly drifted around the small living room. Finally, Martha ended the song, and stopped dancing. "Thank you, Mr. Schmidt."

He released her. "Thank you, Mrs. D'Uberville." Martha smiled and left him alone in the living room to read a few minutes, turn out the lights, and wearily trudge upstairs to the bathroom and then his bed, where he lay for a little while thinking of his wife, of Martha, of the warmth of her body, the sway of the song, before falling into a deep sleep.

37 Thanksgiving

Hank Schmidt enjoyed two Thanksgiving meals, one at home on Thanksgiving Eve. Martha's brother Randolph shared the kitchen table and Martha served what she called a "Memphis Thanksgiving": deep-fried chicken, macaroni and cheese, black-eyed peas with bacon bits, canned spinach in lieu of collard greens, cornbread, and sweet potato pie. The next day, Hank drove to the Hauser home on the other side of the river, where he joined Nancy, the twins, and the Hausers in a meal of turkey served by Mrs. Andersen.

Hank was always a little uncomfortable in the formal elegance of the Hauser household, with its period furni-

ture, chandeliers, and fine china. The senior Hauser opened the meal with a prayer, in which he asked the Lord's blessing not only for those around the table but also for those absent on military duty.

His voice broke slightly, but he became more cheerful as Mrs. Andersen served the food. The twins wanted to know why Mrs. Doobie wasn't there, and Hank explained she was spending the day with Randolph. "I think they're going to the movie," he said.

"I wish I was going," Gina cried. "They're showing Fantasia."

"We've already seen it," Jack said.

"I don't care, I could see it a dozen times."

Actually, like the children, Hank found himself missing Martha. The stiff Mrs. Andersen was no substitute for someone who would sit down with him and share his meal.

At the end of the meal, when the family was glowing with excellently cooked food and good wine, and before Gerhardt and Hank retreated into the study again for another whiskey and cigar, the elder Hauser cleared his throat and said with a slight smile: "I have an announcement to make."

Gina and Jack were engaged in a renewed argument over the breaking of the wishbone that had taken place earlier, but Nancy shushed them.

"I've had a long career as a manufacturer, but now I'm embarking on a new venture," Gerhardt Hauser said with evident enjoyment. "I've joined with some other businessmen, and we're starting a new bank, the Brighton Falls Second Community Bank. Our charter has been approved by the state banking department, we're going to start renovating the old Schneider Building next week, and we plan to be open for business by the first of the year."

"Gerhardt, I had no idea . . ." his wife exclaimed unhappily. "What do you know about the banking business?"

"We're hiring an experienced banker to run it, and we've got a list of outstanding businessmen to serve on the board, including your friend Mr. Meier," he said, bowing his head slightly at Nancy. "He and I are the two major stockholders."

"The fact is," he continued, "a lot of businessmen are unhappy about the way our current banker has been throwing his weight around. If you ask me, I think he's a stuck-up popinjay. I expect a good number of businesses will be shifting their financial affairs to our bank."

Responding to Mrs. Hauser's worried face, Nancy said, "Well, Father Hauser, you've certainly surprised us."

"Nancy, if it hadn't been for you, I might never have thought of it. I hope you'll share your expertise with us."

Nancy blushed. "I'm no banker."

"But you've got a good head on your shoulders, and know this community backwards and forwards."

"Well, anything I can do . . ." she trailed off.

"And we're certainly not going to be a dog in the manger. There's plenty of space for banks and credit unions. That doesn't mean we won't be competing on occasion, but that's good for all of us." He raised his wineglass to her, she responded, and they drank to the sentiment.

Over the next several weeks, as the first light snows fell, Nancy found excuses to drop by the two-story, brick-faced Schneider Building on Main Street and peek in the front door to see the workmen laboring away in the midst of plaster dust, laths, and dismantled woodwork and counters. It was too late in the year to do much about the weathered front of the building, which needed tuck-pointing, but the exterior could wait, Gerhardt Hauser said.

Main Street itself was festooned with wreaths and other holiday decorations; the store windows were brightly lit in the evening as shops stayed open later, and their displays featured jolly Santas or creches surrounded by sleds and games for children and holiday clothing, jewelry, and tools for their parents. St. Mary's Church put on a Christmas pageant in which Gina starred as the Virgin and her twin Jack was a shepherd.

Everywhere there was bustle and anticipation. Nancy's credit union was busy as members came in to withdraw from their Christmas accounts.

The war news continued to be good. The newspaper maps showed black arrows spearing forward on nearly every front.

Europe was enduring the coldest winter in memory, and Nancy fretted over whether Gerry had adequate clothing, simultaneously worrying over her brother flying in the Pacific. She had not received any V-mail from either for several weeks.

38 A Veiled Threat

Nancy's infatuation with Frank somehow had come to an end the evening when Melvin interrupted their necking, and she found it a relief. Frank had made no attempt to get in touch with her. She had missed the November chapter meeting to avoid seeing him, and there was none in December. She hoped that by January she would be able to face him with some equanimity.

The Brighton Falls Herald made the announcement of the new bank its biggest front-page headline. The story detailed how the community had enjoyed the services of three banks, including a savings and loan, during the 1920s, but the Depression had sent two of them into bankruptcy. Emil Pedersen wrote an editorial praising the virtues of competition and commenting that the formation of the bank "by some of our leading businessmen" indicated the nation had fully recovered from the economic hard times.

A week later, Nancy received a phone call from Annette Cooper. "I'd like to close out my account," she said.

"May I ask why?" Nancy said. "I mean, has our service been satisfactory?"

"Oh, yes. It has nothing to do with that. You've been wonderful. I suppose I can tell you, since the announcement will be made any day now. The bank board blames Bertrand for the chartering of this new bank. They say he alienated a number of people. They offered him a vice presidency, but he's too proud to take a demotion. We're going back to Iowa. My father has offered him a job at the bank again, at least for the time being, until he can find some permanent position."

"Well," said Nancy as sincerely as she could, "I'm sorry this happened. For your sake."

"Oh, I think maybe it's a blessing in disguise. Bertrand has been humbled, you see. He's beginning to re-

alize that he's as flawed as everybody else. I'm hopeful for him — and for us."

"Well, good luck, Mrs. Cooper."

"Thank you, Mrs. Hauser — there, I've got your name right at last." And with a little laugh Annette Cooper rang off.

Arnold Sensenbrenner was courting Martha. There was no doubt about it in Hank's mind. In spite of the risks, they were going to the movies together and coming home late. He had her out to his farm to show her his collections. "Well, it isn't too bad," she told Hank. "I mean, he keeps his living space pretty clear of junk. Though I can see why a young lady would be distressed." The implication to Hank was that Martha wasn't that distressed.

Between Martha's musical engagements and her excursions with Arnold, Hank found many of his evenings barren of company, and his old bachelor ways seemed empty now. Popular Mechanics was no substitute for Martha talking over the day's news with him or seated at the piano playing "In Apple Blossom Time" or "When the Saints Go Marching In."

Despite her social and musical life, she still somehow found the energy to keep up with the housekeeping, and Hank had no reason to complain on that score. But things were different now. Hank was not a man for analyzing himself, and in any case, realized he had no grounds for complaint. But Nancy observed him with some concern. He was not his usual self; the renewed vitality he had shown when Martha came into his life had ebbed.

The one saving grace was Martha's brother, Randolph, who perhaps sensing Hank's problem, perhaps prompted by Martha, or simply lonely himself, would drop by often in the evening, and the two of them would play sheephead or talk about earlier times. Through Randolph, Hank began to get a sense of Martha's large extended family, in Montgomery, Alabama, where she and Randolph had been born, and in Memphis, where additional brothers and sisters had been born after Martha's widowed father had remarried. It seemed to be a family of hard workers, but with one or two who had gotten into trouble with the law.

"And when you get in trouble with the man," Randolph said with his slight stutter, "you're in d-d-deep shit. A colored man ain't got a chance. First of all, they'll take you in if they d-don't like your looks, or you say something they think is uppity. Then you're likely to get your head busted. And who can afford a good lawyer? They won't listen to a black man in court — everybody knows he's guilty. The judge figures one less colored man on the street the better, and throws the book at him. So there you are, d-doin' hard time for something a white man would get a slap on the wrist for."

Hank was surprised by the depth of Randolph's bitterness, and realized that underneath that shy exterior, behind that stutter, were thoughts and feelings he would never know about. He started to say things were different in Brighton Falls, but then, remembering the indifferent, even callous treatment Martha had received at the police station, realized that he really didn't know. He wondered if Martha, too, beneath her genial exterior, harbored feelings of resentment at whites. He liked to think they had a good relationship, but who really knew?

"Randolph," he said awkwardly, "I guess I've got a lot to learn."

Randolph looked at him, and smiled. "Well, I've learned a few things, t-t-too. You've been good to me and Martha. You've got a good heart, Mr. Schmidt."

"Thank you. You know, you can call me Hank."

"I appreciate that. But Martha and me, we like to keep things respectful. All of us be more comfortable that way."

Hank had no response but to hold out his hand and shake Randolph's.

It was a week before Christmas when Stella ushered Melvin Thompson, the policeman, into Nancy's office.

Tensing, she invited him to sit down, and he lowered his bulk into the chair, his plump hands gripping the arms. Outside a cold wind rattled the windows, and there was frost on the panes, but inside it was warm, and Nancy noticed perspiration on Melvin's face.

"What can I do for you?"

He cleared his throat. "I'm going to be retiring in February," he said in his squeaky voice. "Me and a friend on

the force, we're thinking of buying Sam's Garage on First Street — you know that place?"

Nancy nodded. It was a rundown former livery stable that had a gas pump in front and a hoist installed. It sold fish bait and had a Coke machine. There also was a grass-grown side lot where Sam Pfefferhorn parked some used cars in various stages of decay, prices on their windshields.

It had never struck Nancy as a thriving business, especially since rationing went into effect and people were driving less. Part of the reason may have been Sam and his son Terry, taciturn individuals who appeared to resent the need to clean customers' windshields, check their oil and tire pressure, and pump their gas. The economic mainstay of the station seemed to be its license to sell liquor and beer, and its candy and smokes; it stayed open until midnight even on weekday nights, when most liquor and grocery stores were closed.

"I was talking to Sam one day, and he told me he wants to sell out. His rheumatism is getting to him, and he can't get under cars the way he used to. Terry's not interested in carrying on the business — he can get a better job at Hauser the moment he leaves the station," Melvin squeaked. "I know it's not much of a business, but we think we can make a go of it."

"And what do you need from us, Officer Thompson?"

"A loan," Melvin said, his face flushing slightly. "We've got some savings, but not enough to meet Sam's price."

"What is he asking?"

He named a figure that seemed high to Nancy, but then she wasn't that familiar with the finances of service stations.

"Have you looked at the books of the station? I mean, do you know what volume of business it's doing, and what kind of profits it's been generating?"

"Uh, no. We figure the important thing is what kind of business it does in the future. Once the war is over, especially, people are going to be driving a lot more."

"I see." Nancy found herself struggling to keep her voice warm and friendly. "Do you and your friend have business experience?"

"Well, in the spring, on weekends, he collects and sells ginseng. He does pretty well at that, I guess."

"But no experience running a gas station?"

"Well, we know a lot about cars," Melvin said, growing more defensive by the minute, his voice hardening. "I mean, I do a lot of my own repair work. And you don't need to be a genius to pump gas."

"Well, I'll be honest with you, Officer Thompson. We don't do a lot of business lending, although we do some, like helping a carpenter buy tools or a seamstress buy a sewing machine. So we're pretty cautious, and need more information than you've given me. In any case," Nancy said, "it's not my decision, it's the credit committee's decision."

Melvin looked at her without speaking for a moment, his narrowed eyes telling her: "I know about you." Then he said, "But you make recommendations, don't you? I mean, they listen to you."

Nancy nodded, her heart racing. "Well, I suggest you and your friend fill out these forms," she said, reaching into her desk, "and write a brief description of what you plan to do with the station, and what volume of business and profit you expect it to generate. Then I'll present it to the credit committee."

Melvin took the forms and stood close to her desk so his paunch hung over it. "I've been a policeman ever since I was eighteen," he said. "Protecting people and property from the criminal element. I think your credit committee ought to take that into account."

"I'm sure they will," Nancy said, resisting the temptation to roll her chair back to put more distance between them.

"And I count on you to recommend me to that committee."

"I'll do what I can, Officer," she said, aware of how weak she sounded. "The sooner you get those forms and your business plan back to me, the sooner we can decide."

He nodded, and was leaving the office when she said, "You know, after the first of the year, we'll have two banks in town. If the committee doesn't see its way clear — you can always try them."

"I think my best chance is with you," Melvin said meaningfully, and left.

Nancy put her head down on her arms and closed her eyes. She felt wrung out.

Melvin was right. The credit committee tended to rely on her judgement.

She faced two choices — the very good chance of the loss of her reputation, perhaps her job and marriage, or — making what she knew would almost certainly be a bad loan, costing members money and violating her deepest instincts.

"Oh, God," she whispered. "What should I do?"

39 An Engagement and a Telegram

Meanwhile, her father was facing his own quandary. Martha came home late on a Friday night after going to a double feature with Arnold Sensenbrenner. She found Hank still up, reading and listening to music on the radio. Normally an early-to-bed man, he tended to be wakeful when she was out.

"Everything okay, Mr. Schmidt?"

"I'm fine, Mrs. D'Uberville."

She had a curious expression on her face. He never had been very good at understanding what went on in women's minds, and especially Martha's mind, with her ambiguous position as domestic servant and companion.

"Has something happened?" he asked.

She nodded, sat down on the couch by the big radio console so she faced him as he was seated in his chair under the yellow glow of the chairside lamp.

"Nothing bad, I hope?"

"Well, no," she said. "Actually, something good. Leastwise, most women would think so."

He waited. She cleared her throat, then fell silent again. Finally she said: "Arnold has asked me to marry him."

Hank's heart thumped hard. Martha — marrying? Marrying a farmer who might be a good guitar player but in no way measured up to her as a person? He had a sudden, awful vision of her on a squeaking antique bed underneath a panting Arnold.

"And, uh, how do you feel about this?"

She sighed and smiled. "I'm flattered. Arnold is a fine Christian man — gentle, good mannered. His only problem is that collecting bug he's got, and I guess a man could have worse habits. He promises if we get married, he'll keep the house clear of clutter."

"What makes you think he's going to keep his promise?"

Martha raised her eyes to him, surprised at the vehemence in his voice.

"Well, I guess there are no guarantees. But that's not the main problem, of course."

Hank waited until she spoke again: "And money isn't a problem. He's a saving man. He showed me his bank-book, enough to keep us in style. He may collect a lot of things, but he doesn't spend much money on it. Most people are just glad to have him haul away their junk. But — well, marrying a white man would be a big step, and I don't think my family would approve. And it would mean spending the rest of my life here up North, away from my children and my people."

"It's a big decision," he agreed.

"What do you think, Mr. Schmidt?"

She gazed at him steadily now, as if to ponder each word of what he might say.

"Well," he hesitated. "I guess — I guess."

"What do you guess, Mr. Schmidt?," she responded, a slight edge to her voice.

"I guess it's like you said, Mrs. D'Uberville. What you do with your life isn't any of my business."

He caught a fleeting look of sadness in her face, then it was replaced by a smile, a bit forced perhaps.

"You're right, Mr. Schmidt. It's my decision. Arnold wants an answer soon, but I told him I have to think about it. If you have any ideas at all, though, I sure would appreciate hearing them."

He sensed a gulf between them. He nodded, unable to think of anything else to say.

"Well, I might as well go to bed," Martha announced, standing. "Don't want to keep you from your reading, Mr. Schmidt."

He sat there for a while, in the silence of a cold December night, trying to think what was wrong. It was more than losing a good housekeeper. It was not even losing a companion. It was losing Martha. "Dear Jesus," he said finally, getting up and turning out the lights. "Dear Jesus."

For the next week, everyone around Hank noticed his preoccupation. The more he thought, the more confused he became. No matter what he did, his life was bound to

change drastically. At night, he prayed, but his prayers were directed more at his late wife, Adele, than at the Lord.

Then, he dreamed about her. Once again he held her. And she whispered in his ear, "It's all right, Hank. It's all right." And when he awoke, his decision was made.

Nancy's response to Hank's decision was warm and enthusiastic. Hank's boss, Gerhardt Hauser, tried to argue him out of it.

"Hank, it's going to make you the butt of all kinds of jokes and maybe earn you a cross on your lawn. You know the Klan was active here just twenty years ago. Do you want to impose that kind of stuff on her? Not to mention your standing at the plant."

Hank stiffened. "Are you trying to tell me you'd let me go?"

The elder Hauser impatiently tapped his cane. "Of course not. All I'm doing is letting you know what you're in for."

But none of the arguments deterred Hank. In fact, they may have helped him overcome his vestigial uncertainties.

God knew Martha was equally nervous. Rudolph was opposed, as were her children in Memphis. On Christmas Day, the whole clan assembled at the Hauser home on the snowy bluff overlooking the ice-fringed river. It was something of a reenactment of the dinner of the past summer at Karl's farm.

All of them were there, including Martha, whom Hank had insisted be invited. The elder Hausers had not been happy about this, but there was no way they could politely refuse. So Martha sat beside Hank at the long dining table, which was covered in white linen, fine china, and ornate silverware, all of which she duly admired, bringing a small frosty smile to Mrs. Hauser's face. "Being a housekeeper, you know about these things," she said.

"Oh, yes. I've kept house in some mighty fine homes," Martha said, her southern accent broadening as if she were a servant in a Hollywood film. "Mighty fine homes."

Mrs. Andersen served, stiff-lipped, obviously disapproving of everything connected with this meal. She had abruptly refused Martha's offer to help in the kitchen. As

usual, her cooking was delicious: goose, mashed potatoes with gravy, sweet potatoes with marshmallow topping, a bean salad, pickled watermelon chunks, and for dessert cherry pie and ice cream. All was served with a 1924 French champagne in crystal goblets. Even Gina and Jack were permitted a small amount of the wine, for as Gerhardt Hauser said, "They have to learn to drink in moderation. That's the way they do it in France," which reminded everyone of his service overseas and of the second war still being fought there.

The war was not going well at the moment. The allies, driving into Germany, had outpaced their supply lines. Hitler, desperate, had ordered a counterattack in the thinly defended frozen forest of the Belgian Ardennes region, occupied by green American troops whose commanders were caught off-guard by the offensive. The German soldiers and tanks plunged into the allied ranks, killing and capturing thousands, and creating a huge bulge in the allied lines. The American defenders were hampered by fog that prevented their air power from being deployed. The newspapers and radio were calling it the Battle of the Bulge.

"It's bad," Gerhardt Hauser said, shaking his head. "But it has to fail. They're already running out of steam."

"You don't think Gerry is in danger, do you?" Nancy asked anxiously. Earlier in the week she had received a V-mail postcard from "somewhere in Belgium," commenting on the cold weather.

"I don't know. I hope so."

"But he's an interpreter, away from the fighting," she cried.

"Well, let's hope he is away from it."

"I wish they let him just tell us where he's located."

"Can't. Security."

"I know," she said and sighed.

"What do you hear from your brother? Is he still in Australia recuperating?"

"Yes. He doesn't know how long before he goes back." Harry, the fighter pilot, had come down with dysentery and was hospitalized.

"Well, let's drink to all our fighting men — and women, I suppose I should add, since so many have joined the auxiliaries," Gerhardt Hauser said with a nod

at Nancy. "May they return safely, and as a soon as possible."

They raised their wineglasses, and clinked them around the table, an operation that delighted the twins, who kept on clinking their goblets until halted by their mother.

"Are we all finished?" Mrs. Hauser asked. "We can move into the living room, and I'm sure Hank and Gerhardt would like a cigar in the den."

"Sounds good. Hank?" Gerhardt said, and started to rise.

"Uh, could we wait just a minute?" Hank said, his throat suddenly dry.

"Of course." Gerhardt sat down again.

Hank glanced around the table. Nancy smiled and nodded at him.

"I know that Mrs. D'Uberville's and my decision hasn't been easy for everyone to accept. We understand that." Martha nodded, and his hand crept over to clasp hers.

They all waited. Hank cleared his throat.

"But you should know. We've definitely set a date for our wedding. Next month at St. Mary's. It's going to be a small wedding. But of course, everybody here is invited." Hank looked at Martha and smiled, and she smiled back and squeezed his hand tightly. Were those tears in her eyes? His own eyes were moist.

The mouth of the elder Mrs. Hauser was pressed into a thin line, although Gerhardt managed a slight smile and nod of his head. Mrs. Andersen, standing by and ready to clear, abruptly turned and went back into the kitchen. First Gina, then Jack pushed back their chairs and came around to hug Mrs. Doobie. "Does this mean you're going to be our granny?" cried Gina.

"Step-granny," Martha corrected.

Gerhardt Hauser cleared his throat. "May I offer our congratulations,?" His wife remained silent. And Mrs. Andersen in the kitchen was expressing herself by banging pots around.

"Mrs. D'Uberville began as my housekeeper," Hank said. "She became my friend. And I've come to love her. So I'm very happy, and I hope all of you will accept and cherish her the way I do."

"I know this isn't easy for everyone," Martha said, looking around the table. "It wasn't easy for my brother Randolph when I told him, and it wasn't easy for my family back home when they got my letters. I understand all that.

"But I hope you understand I love Mr. Schmidt very much; I have for quite a time now. I hope you will think of me kindly."

Gerhardt Hauser said, with summoned-up graciousness, "Welcome to the family, Mrs. D'Uberville."

"Yes," his wife chimed in after a second's hesitation, "Welcome to the family."

Hauser smiled suddenly. "Are you going to go on calling each other by your last names? I mean, don't you think . . ."

Martha looked at Hank and smiled, "Well, what do you think?"

"I think maybe we know each other well enough," Hank said with an answering grin, "to be on a first-name basis."

"Thank you, Hank. You've got a real nice name."

"And you, too, Martha." And he bent toward her and kissed her, and the twins applauded, to be joined by Nancy and, then finally, the elder Hausers. While out in the kitchen, Mr. Andersen continued banging pots.

As New Year's approached, without any mail from Gerry, Nancy grew increasingly anxious about her husband and, here in Brighton Falls, the decision she had to make on Melvin Thompson's credit application, worries offset only by her delight in working with Martha to plan the wedding at St. Mary's a week after the turn of the year. Both Martha and Hank wanted a simple wedding, and the Hausers preferred it that way, too. While they had reluctantly accepted Martha into the family, they had little desire to draw the attention of their friends and business associates to it.

Nancy took a snapshot of Martha and a page of information about her and Hank to the weekly Herald for the wedding announcement. Emil Pedersen looked at the photo, raised one snowy eyebrow, and said, "Well this is something different." He leaned back in his office chair and held the photo up as if he were examining a fine

gem. "So Hank Schmidt is marrying a colored lady — his cleaning woman, no less."

"Housekeeper," Nancy corrected. "And she's much more than a housekeeper." She was about to enumerate Martha's accomplishments when Pedersen said, "I can imagine."

Oh, dear God, Nancy thought. You old fart.

Finally, he laid the photo down and looked at the typewritten page she had prepared. "I can't put it on the society page. All those women with pictures there wouldn't take kindly to having their photos next to a colored person. But I'll tell you what I can do." He waited for Nancy to react, but she remained impassive.

"I see here she plays with Elmo Perkins' band."

"Yes."

"I can put this picture and a story in the news section with the head: 'Local Entertainer to Wed. Will that do you?'"

"I guess it will have to."

"You understand, don't you, I work on a pretty narrow margin here . . ." He went on about the weekly newspaper owner's need to please everybody until she rose and said goodbye. The interchange had left a bad taste in her mouth.

Melvin Thompson telephoned to ask about his credit application. Nancy closed her eyes and took a deep breath.

"Officer Thompson, I'm sorry. You obviously took a great deal of trouble to provide us with the information we need, and I appreciate that." Actually, the application had been skimpy on detail, long on hope. "But I don't think the gas station would be a good investment either for you or for our credit union. I've told the credit committee that, and I don't expect them to approve the loan."

Silence on the line. Then: "I see. You don't think you will change your mind?" Again, the hint of menace.

"No. I'm sorry."

He hung up. She envisioned him slamming the phone down. Well, I've done the right thing, she thought. I hope God gives me a break. Suddenly, all her fears flooded over her, and she laid her head down on her arms, and began to cry.

The year was almost done. A heavy snowfall kept the plows busy, piling up high banks of snow on each side of the streets. Cars crept along. Nancy stood at the window in her office watching a fresh batch of swirling snowflakes obscure the brick wall of the building across the alley. The phone rang.

It was her mother-in-law, her voice anxious. "Nancy, could you come home? A telegram's come for you — from the War Department."

Nancy raced home through the snow-packed streets, almost hitting another car as she ran a red light. Ignoring the honking, she drove on, across the river bridge, and into the driveway of the Hauser house.

Mrs. Hauser opened the door even as Nancy was getting out of her car. She thrust the telegram into Nancy's hands .

Nancy ripped open the envelope and read the telegram aloud as Mrs. Hauser wrung her hands:

C251 43 GOVT=WASHINGTON
MRS. NANCY HAUSER
3518 RIVER BLUFF ROAD
BRIGHTON FALLS, WIS.

THE SECRETARY OF WAR DESIRES ME TO EXPRESS HIS DEEP REGRET THAT YOUR HUSBAND LIEUTENANT GERALD HAUSER HAS BEEN REPORTED MISSING IN ACTION SINCE EIGHTEEN DECEMBER IN BELGIUM IF FURTHER DETAILS OR OTHER INFORMATION IS RECEIVED YOU WILL BE PROMPTLY NOTIFIED
DUNLOP ACTING THE ADJUTANT GENERAL

Book Four - 1956

40 When Does a War End?

The captain thrust an M1 carbine into Gerry Hauser's grasp. "Cover that window," he shouted. The translator stumbled to the window and fired wildly at no one in particular as bullets smacked into the stone house. A Mark IV tank roared and clanked down the snow-covered dirt road, paused in front of the house, swung its 75-mm. gun, and fired into the thick wood door. The interior exploded in flying fragments. A grenade bounced into the room. White blast . . .

The Captain's body and guts weighed wetly across Gerry's chest. "Jesus Christ!" He shoved the carcass off, and a German soldier yanked him to his feet. Agonizing pain shot through his lower back, and he nearly fainted again.

"Bitte, Ich ergebe mich!" "Please, I surrender!"

The three living Americans were lined up. A pimply soldier, perhaps not even eighteen, raised his Luger and shot the man next to Gerry in the forehead. The pistol swung toward Gerry, and the boy's finger tightened on the trigger.

Gerry began to sob. His bowels let go.

An officer struck down the pistol, his nose wrinkling in disgust at the odor. "Nein. We are losing the war. Afterwards, they will punish us for this kind of thing."

"Gerry, wake up!" Nancy said, shaking him. He jerked upright.

"One of those dreams?" she asked.

"Yeh. Jesus fucking Christ." His back ached with the old pain, and he stumbled into the bathroom and took two aspirin. Would he never escape? The blast, the surrender, the interrogations, the marches in the snow with lagging prisoners shot and allied planes strafing, the near starvation in the prisoner of war camps . . .

He had a smoke and trudged back to bed. Nancy held him, and at last his regular breathing assured her he was asleep. She lay awake for what seemed hours,

dozed at last, but woke in the dark January morning before the alarm clock sounded. Gerry lay curled in a fetal position.

She rose and had her first cigarette of the day. She bathed, wrapped herself in the expensive quilted satin robe Gerry had given her at Christmas, and sat at her vanity in the dressing room adjoining the bathroom, and brushed her hair.

Even in the soft pinkish light of the bulbs surrounding the big mirror, she looked old. She slept badly, was tired so much of the time, and irritable. And then there were the hot flashes that turned her face pink and soaked her in sweat.

"It's that time of life," her doctor had said. She was only forty-five, for God's sake, but apparently smoking brought menopause earlier in some women. He had been reticent about the details; both were embarrassed to discuss it. It had taken her friend and stepmother Martha to give the graphic and enlightening details. "Honey, it's not the end of the world. Once you get on the other side, things will be just fine."

But even Martha had been vague on when "the other side" would arrive. "You'll just know it, things will get better," she said, irritatingly secure in having gotten to the other side herself.

Nancy went downstairs and wandered through the living room, the dining area, the den, turning on the lights to cheer herself up. She still was amazed by their new house in the subdivision that had sprung up on the west side of the river — 2,500 square feet of floor space, plus a three-car garage, more space than they certainly needed with the twins seniors at the University of Wisconsin in Madison.

The light tan leather furniture, the crystal chandeliers, the big 21-inch Motorola black and white television set in its mahogany cabinet, the gleaming white GE appliances in the kitchen — all filled her, who had come of age in the Depression, with a sense of awe.

But Gerry had insisted, even though the house they had moved into right after the war was more than adequate to their needs. He had come home a different man — jumpy, subject to nightmares, coarsened in some re-

spects, swearing frequently when before the war, like Nancy, he had been prudish in his speech.

Before his enlistment, he had been modest about his family's position and money, and uncertain that his work at Hauser Specialty Manufacturing had value. Now he was seeking greater and greater responsibilities in the business and it looked as if his father would turn it over to him soon to manage, leaving the elder Hauser free to focus on the bank in which he was a principal shareholder and chairman of the board.

And the spending. Nancy, in her credit union soul, was uneasy at the way Gerry focussed on piling up things — four cars, including the red Thunderbird in which he commuted to work, a big boat that they kept docked at the Hauser family residence on the river, and the swimming pool in the backyard.

She fixed herself a cup of coffee, lit another cigarette, and wandered back into the living room, picking up the copy of Sloan Wilson's *The Man in the Gray Flannel Suit* that their boy, Jack, had given them at Christmas and that she had been trying to read in the midst of managing the credit union and this enormous house.

You no longer had housekeepers available — at least in Brighton Falls. It was her responsibility to keep the house clean and neat and shining, with the aid of a cleaning woman who came in one day a week. She and Gerry ate lunch out, but she was responsible for breakfast and supper, and he was finicky about his food. His stomach was touchy after near-starvation in the German prison camps, and his hard-driving long hours at the plant, fueled by coffee, did not help.

She settled onto the couch, turned on the reading lamp, and started Chapter Six.

Tom thought Betsy would be excited when she heard he had a luncheon date with the president of United Broadcasting, but as soon as he stepped into his house that night he knew something was wrong . . .

Nancy put the book down. She had enough to fret about without Tom's troubles. She wondered once again whether their son was trying to say something with this gift. She worried about him, driving south to Alabama to report on the Montgomery bus boycott as part of his journalism major. Would he be caught in some kind of race war?

The phone rang. She snatched it up, hoping it wasn't from Montgomery, that Jack wasn't in trouble.

"Mrs. Hauser, this is Detective Lieutenant Harrison. There's been a break-in at Meier's and your credit union. Can you meet me there?"

41 Jack's Journey

Jack Hauser rose in pre-dawn light so he could get in a stretch of driving before traffic grew heavy on the two-lane highway leading into Montgomery. The morning was overcast and chilly, with a spattering of rain, and he put on a light jacket and traipsed from his roadside cabin under the pines to the diner with the neon sign in front: "Bide-A-Wee Highway Hotel and Restaurant." Sitting at the counter, he ordered two eggs over-easy, bacon and toast. The waitress brought his order with the standard side of grits. She was young and pretty in a skinny, freckled kind of way. She patted her light-red hair bundled in a net and watched him poke the grits with his fork.

"You from up North?"

He nodded.

"Where from? If you don't mind my asking." She stood with one hand on her hip and the other fingering the top of her blouse. He didn't see a ring on her fingers.

"Wisconsin."

"Oh, yeah, we get folks from Wisconsin all the time, heading down to the Gulf. They're pretty nice."

"We don't have grits up there," Jack said.

"Oh, don't I know it. I got a sister, she went up North and she was so homesick for good old southern cookin' she came back before her vacation was over. Listen, what you do is put plenty of butter on those grits, and give 'em some salt. They ain't got much taste unless you do that."

Jack dutifully followed her instructions, and the grits were vastly improved. "Let me know if you want more coffee," the waitress said, and finally left for another customer, a beefy-faced man in overalls who looked like a farmer. For a moment, Jack considered staying over a day. But he really was anxious to get to Montgomery.

He rose, left a substantial tip, smiled at the waitress as he caught her looking at him, paid his breakfast and lodging bills, and went back to his cabin. He washed and

shaved, put his suitcase in the used red and white Ford Fairlane he had bought with his poker winnings at the UW and his summer earnings at the credit union and the Hauser plant, and pulled onto the road as the sun crept over the horizon.

He made good time in light traffic, only once getting trapped behind a slow-moving cattle truck for ten miles before reaching a place where he could pass. As the sun rose over the gently rolling landscape, he saw pastures with horses or cattle, fields of crop stubble, pine woodlots, an occasional small house or shanty, and cotton fields plucked bare of their produce except for occasional tufts of white.

It was midmorning, approaching Montgomery, when he spotted the ancient Buick parked by the side of the highway with its hood up, and the heavy, middle-aged Negro in a suit standing with his thumb out. Jack slowed and pulled over.

"Thank you," the hitchhiker said, opening the passenger door. "If you don't mind, I'll just get my luggage."

Jack got out, opened his trunk, took two worn suitcases from the man and put them in with his luggage. In another minute, they were moving south again through increasing traffic.

"I should have junked that car last year," the hitchhiker said. "But I'm a tightwad. When you grow up poor, you stay poor in your mind."

"Well, there's nothing wrong with being economical"

"You are right, young man. But I shouldn't have trusted that car to get me to Chicago and back. I'm sorry, I haven't introduced myself — Elisha Washington Gates, Doctor Gates," the man said with a slight emphasis.

"Jack Hauser." Jack extended his right hand toward Gates. After a moment's hesitation, the man shook it.

"I teach history at Alabama State College in Montgomery," Dr. Gates said, gazing out the window at a passing cotton field. From his reading about Montgomery, Jack knew Alabama State was a Negro college. After a moment, Gates added, "I picked many a bale of cotton when I was a boy."

"It must have been hard work."

"Hard work! It's backbreaking work, dragging that big bag of cotton behind you. Your fingers bleed, the flies bite you. And if you don't collect as much as your Daddy

expects, he gets out that belt and whumps you from here to Sunday. I vowed I'd get away from that field, and by the good Lord's grace I did get away. Now they say there are machines that will be able to do the picking."

He looked over at Jack. "And you're down here from Wisconsin."

How did you know? Jack started to ask, then realized Professor Gates must have read his license plate. He nodded.

"Are you a reporter, coming down to look at the bus boycott and write a story about it?"

There was a slight condescension in Dr. Gate's voice.

"Well, not exactly. I am in journalism — I'm a senior at the UW. And I do write for our college newspaper, the Daily Cardinal. I'll do a story or two for them. But mainly, I'm going to learn all I can about the boycott to do a paper for extra credit in my advanced journalism course."

Gates was looking out the window again. "We get a lot of reporters — they fly down, spend a day or two, interview Leonard Shaw, write their stories, and fly back, and we never see them again."

"Who's Leonard Shaw?"

"He's city editor of the Morning Chronicle, and their main reporter on the boycott. He does a pretty good job, considering he's white. You should interview him."

"I will, if he'll see me. But I'm not going at it the way you say your visiting reporters do. I want to spend a few weeks at least, talking to as many people as I can — the boycott people, the city government people, ordinary people of both races. Get an accurate perspective."

"Good luck, son. Everybody's got their own view."

"And what's your view?"

"Oh, I support the boycott one hundred percent. A lot of people at the college do, faculty and students. I don't have to ride the buses, so I'm not inconvenienced by the boycott, but I contribute money. When I have time between classes or after work, I give rides. However, we seem to be beating our heads against a stone wall."

"You think so?"

"Our demands are modest — not an end to segregation but better treatment of colored passengers and hiring of some Negro drivers. But the city administration

and the bus company have dug in their heels. So how successful we'll be, I don't know.

"Look how long it took to get us freed — from early colonial days until 1863 or so," he added. "It took a civil war to do it. And then we got put back into near slavery once the northern soldiers pulled out. I tell you, it's hard overcoming this system. It's built in, it's ground into the souls of southern whites — niggers are inferior, niggers want to copulate with our fair maidens, they want to loot, rape and murder."

Dr. Gate's voice rose and trembled. Then he smiled ruefully, and lowered his voice again. "Getting our rights is like trying to dig through granite."

"But people do tunnel through granite. Look at Brown Vs Kansas City Board of Education. You've got the Supreme Court on your side. And the ICC just desegregated interstate bus travel."

"Well, that's so," Dr. Gates said. "I hope I'm wrong, and Dr. King is right that whites will respond to Christian love, or maybe the courts will come through again."

"Why do you stay down here? With your education you could probably get a teaching job up north without all the segregation."

Gates chuckled again. "I did teach high school up in Chicago for five years. But don't think there isn't any segregation up north, it's just less visible. You're always tripping over barriers you don't see until it's too late. People are friendly until you want to move next to them, and then it's 'We have to defend our property values.' There's been more than one race riot in the suburbs of Chicago and Detroit."

"I understand what you're saying."

"Do you?" Gates gave him a sharp glance. "The advantage to living in the south for a colored man is that you're close to your relatives and have their support. The cost of living is lower. And you know exactly where you stand. You can live comfortably, even be friends with whites, live right next to them, as long as you follow the rules. Be polite and deferential, say yes suh and no suh even to some redneck ignoramus, don't look at white women, don't drink from the white fountain, and don't get uppity."

"What do you mean 'uppity'?"

"Standing up like a man. Any attempt to change what they call 'our southern way of life,' or 'our traditions.'"

Gates sat silent for a few miles, and then he said: "We have a saying down here. In the south, you can get close but don't get high. Up north, go as high as you want, but don't get close."

They crossed the Alabama River, passed Maxwell Air Force Base, and entered Montgomery at eleven-thirty. Jack offered to drop Dr. Gates off at his home or at the college, but instead, Gates asked to be let off at a gas station.

"I might as well get a car now," Gates said. "I know the owner here. He's a brother. He sells used cars on the side, and he'll give me a good deal."

As he pulled up to the curb, Jack caught a glimpse of the white dome of Alabama's Capitol Building, looking pretty much like the Capitol dome in Madison, Wisconsin, where he was going to school. And Montgomery itself looked a good deal like Madison. Both were college towns, overgrown small towns dominated by government and education, with only a few buildings more than two or three stories tall.

After Jack handed Gates his luggage out of the trunk, the professor paused for one last thought. "Don't forget to interview people like Jo Ann Robinson on our faculty. They were prime movers. Dr. King gets all the press, and he deserves a lot of credit for what the movement's accomplished, but he didn't start it, and he'll be the first to tell you there are plenty of others deserving of credit."

They shook hands again, and Jack got back in the car and pulled away. Martha had given him the name and address of her sister here in Montgomery, but he didn't want to descend on the family without calling.

He stopped at a little restaurant, had a chicken salad sandwich and vegetable noodle soup for lunch, and asked directions to the YMCA.

Presently he stood at the scarred counter of the Y, handing his dollar to the clerk, a small hunched white man, who stuck it in a drawer and led him down a hallway illuminated by a bare bulb. The clerk unlocked a door and handed Jack the skeleton key with a wooden tab dangling from it.

"I don't know how long I'll be here," Jack said.

The clerk seemed incurious. "No cooking in the room."

"All right."

"No radio after eleven."

"Fine."

The clerk shuffled off and Jack went in. He yanked the string that turned on the ceiling bulb and placed his two suitcases on the thin, worn blanket of the cot underneath the window. Raising the tattered window blind, he saw the peeling wood siding of another building about two feet away. It was a good thing this was winter, he thought. In the summer, this place must be an oven.

There was a dresser, a bedside stand with a reading lamp, a Gideon Bible in the stand's drawer, a battered small table against one wall that he could use for a desk, and a straight chair. He made two more trips out to the car parked on a side street, lugging in his paraphernalia.

He unpacked, turned off the overhead bulb, and laid down, his feet nearly projecting over the foot of the cot, and stared at a fly crawling on the ceiling. Well, it wasn't the Ritz, but he had made it. On that satisfied thought, he dozed off.

42 The Burglary

By the time Nancy arrived at Meier's Fine Clothing, the eastern sky was rosy. Two police cars were parked at the snow-mounded curb, and inside one of them a patrolman was talking on the radio. Another was stringing yellow tape across the storefront. Melvin Thompson and his buddies on the force were long retired, the city had grown, and the police force these days seemed more professional.

A trimly built man in a gray wool car coat, wool cap, and leather gloves stepped out of the entranceway and ducked under the tape. He held out his hand. "Lieutenant Franks."

"Yes. I recognize you from the credit union. I'm Nancy Hauser, manager of the credit union." The police had discussed forming their own credit union, but had decided to continue doing business with Nancy's.

"Sorry we have to meet again in these circumstances," he said, flashing a quick smile. Another car

drew up, and Lillian Thomas jumped out, and Rudolph Meier arrived soon after, struggling with his cane to get over the snow at the curb. Lieutenant Franks helped him.

A round of introductions, then the officer asked Meier for the key. "They broke in through the back door, facing River Street," he explained. "We don't want to disturb the area back there. We're checking for foot and tire tracks in the snow."

"Oh, my god," Lillian cried.

"The doors and locks aren't very secure," the Lieutenant commented as he turned the key and opened the door.

"We've never been robbed," Meier said.

"Well, you have now."

Lillian showed the lieutenant where the light switches were, and he flicked them with a gloved finger. Everything seemed to be in good order, except for the cash register, which had been broken open and emptied.

"How much do you keep in here?" the Lieutenant asked.

"Not very much," said Lillian. "We take most of the receipts to the bank after the store closes, leaving just enough cash to get started in the morning."

The Lieutenant took out a pad from the inside pocket of his overcoat and jotted down the sum. Meanwhile, Meier had been hobbling around the store looking at the racks.

"Lieutenant," he called.

The group went to where Meier stood at the back of the women's section. The stooped merchant gestured toward an empty rack. "Our best coats, three of them fur. They're all gone."

"He's right," Lillian said. "He helped me do an inventory day before yesterday, and we haven't sold any since."

"How much were they worth?"

Meier screwed up his eyes, doing a calculation, then named a figure for wholesale, another for retail.

Lillian agreed. More jotting.

Meier and Lillian searched for anything more missing.

Nancy slipped away from the Lieutenant and went to the door opening to the stairs going to the credit union

on the second floor. It had been jimmied. She reached to pull it open further, when the Lieutenant called out, "Don't touch that, Mrs. Hauser. It might have prints." She flushed, and waited with growing impatience. Finally, the Lieutenant snapped his pad shut and along with Lillian and Meier, came over to where she stood. "Do you mind if we come up, too?" Lillian asked.

"Of course not. You helped decorate it, didn't you?" Nancy said with a tight smile. "And you're our landlord," she said to old Mr. Meier, reaching out to pat his shoulder.

The door at the top of the stairs had also been forced, and the two teller cash drawers jimmied and emptied. The door of the big, steel safe behind the teller counter hung open. "Well," said the Lieutenant. "I thought they might be amateurs — but that's been professionally drilled." He spoke like someone admiring a well-crafted carving.

Nancy's first thought was not what money might be missing, but the safety of the credit union's records. To her relief, when she checked her office, the file cabinets had not been disturbed. Suppose these thieves had been vandals as well? She told the Lieutenant what she believed the total losses were, and a rough estimate of the damage to the cashier drawers and the safe.

"I've never heard of a credit union being robbed," Nancy said. "Banks, of course, we've all read about that. But a credit union?"

"Well, a couple of things," the Lieutenant said. "You've got two businesses in one insecure building — like killing two birds with one stone. And your credit union isn't tucked away somewhere inside a factory. It's well publicized, everybody's heard of it." The cost of advertising, Nancy thought ruefully.

Nancy, Lillian, and Rudolph Meier emerged from the store to find a small crowd of early-morning gawkers.

"He didn't seem very hopeful about catching whoever did this," Lillian said. "He thinks they left town. He told me police might catch somebody some day that confesses to this robbery. The FBI may be investigating, too, because you're a financial institution, Nancy, so that's something."

Nancy felt sick, violated. She drove home in the frosty morning and found Gerry waiting for his breakfast.

While she fried ham and eggs, she told him about the robbery. He didn't share her distress. "I suppose it was bound to happen sooner or later," he said. "Good thing it was a burglary, not a stick-up."

Irritated, she plunked his plate down in front of him.

"Well, I don't look forward to telling Henry about it. I'll have to phone him."

Henry Franklin, having rotated through the board chairs, was once again the credit union board's president. And there was enough tension between him and Nancy without this robbery, which he was sure to blame on her carelessness. Not to mention that the credit union's annual meeting was coming up in late January, and somebody would have to explain it all to the members. Somebody should call the newspaper and let them know that everything was insured, so there would be no losses for the members. But that was Henry's job as president. He was the official voice of the credit union.

43 First Impressions

After his nap, Jack lay for a half-hour, reluctant to get moving. Finally, he rose, went to the bathroom down the hall and rinsed his face, dabbing at it with the dubious towel hung next to the rust-stained sink.

The day was still overcast and chilly when he emerged from the Y. He was glad he was wearing his light jacket. He woke himself up with a cup of coffee at a nearby cafe, got in his car and had the tank filled at the corner Shell service station. The attendant checked the oil and tire pressure and washed his windshield. Jack handed him a bill and asked for a city map, which the attendant brought back with his change.

Jack studied the map and drove a short distance to Dexter Avenue, a wide street that seemed to be the main thoroughfare of downtown, leading to the Capitol. He parked and began walking around, getting a sense of the city. It was peaceful enough. People walked more slowly than they did in the Midwest. Whites and Negroes intermingled on the sidewalks, more colored people than one would see in Madison, that was for sure. The same sort of goods was on display in store windows.

A bus, painted yellow below the windows and white above, belching diesel fumes, drew up to the curb where

Jack was standing. On its side was a sign: "Ease the Squeeze. Take the Bus." He looked at the vehicle curiously. It closely resembled Madison buses. But this was the bus system being boycotted. Sure enough, there were no Negroes on the bus, only two white men seated together near the front.

On an impulse, he swung aboard. The driver did not seem much older than he was.

"How much?" Jack asked.

"Ten cents."

Jack dropped the change into the fare box and sat immediately behind the driver.

"I'm new to town," he said. "What should I see?"

"Well, there's always the State Capitol, up there on Goat Hill," the driver drawled, pointing to the white building ahead visible in the distance. He mentioned a couple of other historic sites.

"Tell me," Jack said, "What do you think about this boycott business?"

The driver cleared his throat and glanced up at the mirror that showed the passengers. "I don't get paid to have an opinion," he said.

Jack flushed. He had been too forward in asking about what must be a sensitive issue. He settled back, deciding he'd just ride a bit and see the city. Two stops later, the white men got off, and the bus pulled away, empty except for the driver and Jack.

The driver looked at Jack in his mirror. "I take it you're a Yankee. What brings you to Montgomery?"

"Oh, I needed a break from cold weather."

"Well, it's pretty cold here, too, at least at night. You ought to head further south, down to the coast or Florida."

"Maybe I will."

They passed two stops where nobody waited. "You asked me about the boycott," the driver said suddenly. "I think the whole thing's a damn shame. We kind of brought it on ourselves. I always treated my colored passengers with respect, and they gave me a smile when they got on board. But we got some drivers with a bad attitude — they don't like hauling Nigras, maybe they think it's beneath them — and they take every opportunity to insult them and harass them, and nobody can take that forever."

He mused for a moment. "You know, I was in the Army, and I got used to working and eating with colored men. You had to. Now I'm back, and I don't fit in any longer. You say anything, people call you a nigger lover. So I keep quiet."

"I'm sorry," Jack said.

"Now the first four seats in this bus hold ten people," the driver said, as if giving a tour. "They're reserved for whites. No matter how crowded the bus. The Nigras can sit further back, as long as there aren't any whites beyond these four seats. But if more whites come on board than can be seated in the white section, they have dibs on the seats further back. If you're colored, and a white person wants your seat, you have to move or stand, or you'll be arrested.

"But if there are empty white seats, and the colored seats are full, the Nigras can't use the white section unless they want to get arrested. Since most of our riders are Nigras, especially on routes going through the colored parts of town, it has to be a real trial for them to ride standing when seats are empty in the white section."

The driver pulled into an empty stop and waited for a couple of minutes, but nobody came to board. "And like I said, some of our drivers are real mean about it," he sighed as they pulled out into traffic again. "They enjoy making the coloreds feel small. Some of 'em have the Nigras pay up front here and then make them get out again, even if it's raining, and go to the rear to get on. I know more than one driver just pulls away before the passenger can get on, and laughs about it later."

"So you support the boycott?"

"Now I didn't say that. Besides pushing this damn company toward bankruptcy, and maybe costing me my job, it's got white folks all riled up. The races got along pretty well here in Montgomery. It wasn't like some places in the South. We didn't have lynchings. We're law-abiding. Now the Supreme Court says we've got to mix the races in the schools, and the Nigras are pushing to get a better deal on the buses — and it's just too damn fast. I'm afraid somebody's gonna be killed before it's over."

The driver pointed out an old, redbrick church on the right, with stairs on each side of the front leading up to the doors. "That's Dexter Avenue Baptist, King's church,"

he said. "A lot of the better sort of Nigras go there. You seen his name in the newspaper and on television?"

"Sure."

The conversation grew desultory, and Jack walked to the rear door and debarked as they neared the Capitol.

"Have a good visit," the driver called with a wave, and the door closed on the empty bus.

Jack trudged up the wide, white steps of the Capitol toward the high Grecian columns of the facade. A heavy-set white man with a briefcase preceded him. As they approached the open doors, an elderly Negro man seated in a chair called out to the man with the briefcase: "Afternoon, Colonel, anything I can help you with?" The man shook his head.

"Afternoon, Cap'n," the Negro said to Jack.

Amused, Jack asked, "How come he's a colonel and I'm just a captain?"

The old man smiled. "If you was just a little older, you'd be a colonel, too."

"I'm from Wisconsin," Jack said. "This is a lot like our Capitol building. Except we have a golden statue on top of our Capitol of a lady we call Miss Forward."

"Well," the old man said, glancing around him to make sure nobody was within earshot, "If we had a statue up there, we'd call it Miz Backward. You know, Montgomery was the capital of the Confederacy before they moved the gov'ment to Richmond. Nobody here's forgotten that. The white folks are real proud of it. A lot of 'em think things have gone downhill since the Confederacy."

Another white man approached, and the old Negro nodded and called out, "Afternoon, Colonel." He turned his attention back to Jack. "I talk too much. I hope you have a good visit."

The thing that struck Jack the most about this interchange was how nice it was to be greeted respectfully as "Cap'n." It gave him a little warm glow, an ego boost. It must be a little like what English gentry had felt when their tenants tugged their forelocks. If all the colored folks treated you that way, even if you were no-good "white trash," you could grow to like it, to fight to preserve the system that gave it to you.

44 The Parker Family

After inspecting the echoing interior of the Capitol, Jack returned to the Y, got some change from the clerk, and used the pay telephone in the hallway to make two calls.

The first was to Brighton Falls Community Credit Union, to let his mother know he had arrived safely. He dropped in a dime, dialed the long-distance operator, and asked for Brighton Falls, Wisconsin. She asked Jack to deposit a dollar ninety cents and rang him through. The operator there answered, and he gave the credit union's number.

Stella, the assistant manager, answered. "Oh, hi, Jack," she said, her voice a little faint and crackly from the distance. "Lots of excitement around here."

"Excitement?"

"We were robbed last night. Burglarized, I mean."

"Jesus, is that so?"

"Yeah. The police were all over the place when I got to work. We're open now, though."

"Can I speak to Mom?"

"Sure, hold on."

In a moment, his mother was on the line.

"What's this about a burglary?" Jack asked.

"Are you all right?" she responded.

"Sure. But how about you?"

"We're all right." She described what had happened.

"Fortunately, we're insured with CUNA Mutual. That will cover the loss and damage. But I don't know what my board will say."

He didn't like the note of distress in her voice. "Why should they say anything? These things happen."

"You know Henry Franklin. He'll find fault and blow this out of proportion."

"Well, tell old Henry to go to hell."

"You're such a comfort, Jack."

The operator interrupted. "Your three minutes are up. If you wish to continue, please deposit another dollar and ninety cents."

"Bye-bye, Jack. Don't waste your money."

"Bye, Mom. I love you."

"Love you, too." The connection ended, and suddenly Jack, standing in that dimly lit hallway that smelled of

stale smoke and ancient paint and woodwork, felt homesick. You're twenty-one, he told himself. You're a big boy now.

He drew in a deep breath, looked in the tattered telephone book hanging on its chain, and found the number of Joe and Maudy Parker, whom Martha had told him to contact.

A woman with the reedy voice of the elderly answered.

He asked for Mrs. Parker. "Which you mean, me or my son Joe's wife?"

"Maudy Parker."

"Oh, Joe's wife. She ain't here. What you want her for?"

"I'm visiting Montgomery from Wisconsin. Mrs. Parker's sister Martha gave me her name to call."

"You don't sound colored."

"I'm not."

"She's working, and Joe's driving."

"When will they be home?"

"'Bout six or seven, I guess. You want to speak to their granddaughter?"

"Sure."

"Just a minute."

He heard a faint conversation and the words "Martha" and "Wisconsin." A younger, cooler voice came on the line.

"You want to speak to my granny?"

"Yes," Jack said, growing impatient.

"You can speak to me."

"Maybe I'd better call back tonight."

"How do you know my Great Aunt Martha?"

"She married my grandfather."

"Oh, I remember that. I was just a child. The family was all fussing about it, her marrying a white man. That's illegal, here in Alabama. What did you think about that, him marrying a Negro lady?"

"I was just a kid, too. But I dearly love Martha — Mrs. Doobie we used to call her. Now we call her Grandmother Doobie."

"You approve of inter-racial marriage?" She sounded faintly censorious.

"As long as two people love each other, what difference does it make?"

She paused a moment. "I guess we're sort of cousins. Why don't you come over tonight? You sound interesting."

Are you the gatekeeper? Jack thought, but simply asked for directions, which she gave him.

"You can come to supper, if you don't mind beans and rice. It's around seven or so, once everybody's home. With this boycott, you can't count on regular mealtimes."

The Parker home was a small, one-story house on a side street in a Negro neighborhood near the Capitol. Its patch of front lawn was neatly mowed, with a border of petunias, but the white paint and blue trim were peeling here and there.

Jack parked on the street under the gaze of an older couple rocking in a porch swing just up the street, listening to a radio program, and three young men leaning against a car, talking and laughing. He felt a little uneasy at being in a colored neighborhood. He realized he had never been a minority before.

He mounted the steps of the small porch and knocked on the blue-painted door. A petite girl opened it — he guessed she was a high school student. She wore a faded apron over a white blouse and light-blue A-frame skirt. The blue set off her large brown eyes and brown skin.

Her feet were bare, with red-painted toenails that matched her fingernails.

"You're Jack Hauser?" she said, gazing up at him. "Come on in."

"Thanks."

He stepped into the small living room. Rag rugs were scattered about the worn wood floor. A black Franklin stove stood on bricks in one corner. A battered acoustic guitar was propped up in another. The furniture was substantial but worn. The scent of cooking filled the air. He didn't see a television, but a small radio sat on the end table next to a couch.

A shrunken old woman sat in a rocker in a corner crocheting — she must be Joe Parker's mother, the one who had first answered the phone.

The bare-footed girl held out her hand. "I'm Alicia Simpson," she said. "Maudy and Joe are my grandparents."

Jack shook her hand. It was warm, small and fragile.

"My family lives in Selma. I'm staying here to go to Alabama State."

"Oh, I thought — what year are you?"

"I'm a freshman."

"I'm a senior at the University of Wisconsin."

They stood awkwardly for a moment, then Alicia led him over to the old woman. "This is gran-granny. She's ninety-six."

Jack held out his hand and the old lady grasped it with surprising firmness. "You're a tall one," she said, peering at him through her wire-rimmed spectacles, then returned to her crocheting.

"Come on out to the kitchen," Alicia said. "I cook supper because I'm usually home first."

"It smells good."

"Well, like I told you, it's beans and rice tonight. With my grand-daddy out of work, we can't afford meat too often, though they do pay him four dollars a day to drive for the boycott."

She took the lid off the pot of beans and rice steaming on the old gas range, and inspected the contents. He sat down at the kitchen table, covered with a yellow oilcloth that apparently served as the dining area for the household.

The whole arrangement reminded him of his grandparent's kitchen. Alicia reached up in the cupboard and took out two cans. "You like turnip greens?"

"Never tried them."

"Well, that's what we've got." She moved with a bird-like quickness to open the cans, dump them into a saucepan, and place it on a burner.

"What's your major?" she asked.

"Journalism."

"Mine's English. I'm going to teach."

"My mother was a teacher. Before she started managing a credit union."

"That so?" Alicia wiped her hands on her apron and started setting the table. "Credit union, you say."

"Yes."

"Dr. King and them are talking about starting a credit union or a bank, or something like that. I heard that from Miss Robinson, one of my English professors."

"I've heard her name before."

"She's big in the MIA. You know about the MIA?"

"Montgomery Improvement Association? Yes, I've read about it, how it was formed to support the boycott. Doctor King is the head of it, isn't he? Actually, that's why I'm down here — to learn about the boycott."

Alicia put her hands on her hips and regarded him with skeptical eyes. "Why're you interested?"

"The whole country's interested. But I'm down here on a special project for my advanced journalism class." She looked as if she felt that was insufficient reason.

She returned to the stove to turn down the heat under the greens. "Well, you come to the right family. We're up to our asses in boycott."

"How do you mean?"

They were interrupted by the arrival of a stooped, middle-aged man with grizzled hair, dressed in green work shirt and trousers and old work shoes. He glanced at Jack, lifted the lid on the pot of beans and rice, and said "You got a ham hock in here?"

"Yes, grand-daddy."

"Good." He turned to regard Jack. "And who you be?"

"This is Jack Hauser," Alicia said. "His grand-daddy married Aunt Martha up in Wisconsin, you remember that? Jack's down from Wisconsin to learn about the boycott."

"You must be Mr. Parker," Jack said, extending his hand. The man nodded, hesitated a moment, and took Jack's hand. His grip was callused, powerful.

He turned back to Alicia. "We eating soon?"

"Soon as granny gets here."

They heard the front door and a greeting between Mrs. Maudy Parker and Joe Parker's mother, "gran-granny."

Mrs. Parker was a short, bustling woman smelling faintly of soap and furniture polish. "Martha wrote you might be coming," she smiled after Jack was introduced, and she gave him a quick, warm hug. "How is she doing?"

"Very well," Jack replied. "She and my grandfather are very happy."

"That's what I gather from her letters," Mrs. Parker said. "Your grandfather seems to be a very fine gentleman."

"He is," Jack agreed.

They sat down around the kitchen table. Alicia took their plates and spooned out helpings of rice and beans. She passed the greens and cornbread. Mr. Parker clasped his hands above his plate and bowed his head and the family followed suit: "Lord, bless this house and everyone in it. Thank you for this food. And for our young guest from the North. Make his visit fruitful. In Jesus' name, Amen."

Jack, who had become an agnostic while attending the UW, was touched by his inclusion in the prayer. They asked him questions about Martha, and Jack enjoyed telling them how Martha had set him and his twin sister Gina to work years ago helping to clean their grandfather's house.

"Alicia says you're . . . you're up to your necks in the boycott," he said finally.

Alicia grinned but said nothing.

"That's for sure," Mrs. Parker said. "Joe here, he got fired at the warehouse 'cause he wasn't riding the bus. Well, the laugh's on them 'cause he's driving for the boycott now. I'm lucky. Miz Walker, she says she doesn't care, she isn't getting rid of her maid, and so I still have work, and she comes and picks me up in the morning and brings me home at night."

"She knows if she fires you, her neighbor's going to hire you," Alicia said. "You're the best maid in Montgomery. And she's getting a bargain, too. Two dollars a day." This was Alicia's second reference to what her grandparents were paid, and Jack wondered if she looked after the finances of the family.

"Well, we aren't gonna complain," Mr. Parker said. "The Lord's been good to us." Alicia looked as if she didn't really agree, but held her tongue.

"I help the Montgomery Improvement Association with the records," she said proudly. "All those expense records, and who's driving and when."

"It sounds like a major operation."

"Oh, it is," said Mr. Parker. "The colored taxis helped out for a while carrying folks for ten cents a ride and the MIA made up the difference. Then the city insisted the taxis charge full fare, so they're too expensive for some people. Folks loan or donate cars so me and the other drivers can pick people up and get them to work or the grocery. And we're planning on getting some vans. People

all over the country send money to help pay for gasoline and the vans, and a little bit for the drivers. Alicia and the others have to keep track of all that."

"But we still got a lot of folks just plain walking," said Maudy Parker. "Rain or shine, wearing out their shoe leather, feet aching so they have to soak them at night."

"Is what I hear true?" Jack asked. "That some of the bus drivers treat you like dirt?"

Everyone nodded.

"Worse than dirt, some of them," Maudy Parker said. "A few years ago, the police shot and killed a colored boy just because he was drunk and arguing with a bus driver."

Joe and Alicia started to add their anecdotes, when, unexpectedly, gran-granny Parker spoke up. "We been down too long," she said. "Been down too long."

"Mama remembers slave days," Mrs. Parker said.

"I was just a little girl," the old woman continued. "But I remember how my folks was treated. If I'd a been just a bit older, they would've chained me and walked me and other childrens to the slave market to be sold to some other plantation. And it didn't get no better after Mr. Lincoln freed us. No better at all. Beatin's and lynchin's, and workin' for nothin'.

She shook her head. "Been down too long."

Jack regarded her with some awe, as if she were an historical diorama figure that suddenly walked and talked.

"You must have a lot of memories," he said.

"Don't like to think about it," she said. "Look ahead, that's my motto. Look ahead. We're gonna break free. There's a new day comin'. You just wait and see."

45 Where to from Here?

Henry Franklin was not happy. He made his displeasure known to Nancy after coming to the credit union from his office on Main Street. "I want a full investigation and report on this," he said after they had sequestered themselves in Nancy's office. "The board needs to know if there was negligence involved."

"I'm planning to do that," Nancy said, nettled at his tone. "I called the CUNA Mutual representative, and he

said he'll prepare a list of precautions to try to ensure this doesn't happen again."

"I expect the report by the next board meeting. And we've got to explain it to the members at the annual meeting."

"You'll have it," she promised, and thankfully ushered him out.

Henry was a good president. She had to concede that. He ran board meetings expeditiously, kept discussion from wandering, and had good ideas. But his bias against women was evident — at least to her. And the board had adopted a number of requirements for volunteers that almost guaranteed women couldn't be elected. For example, you had to have some special skill like accounting or law. And how many women had such skills? The only woman on the board now was Frieda Olafsdotter, the perpetual secretary who kept the minutes of meetings.

Nancy had always felt that intelligence, a warm heart, and an interest in helping others were all the requirements a volunteer needed. The rest could be learned. But her wishes no longer carried much weight. So now she had a board made up almost entirely of middle-aged men, most of whom thought like Henry.

Her thoughts turned to Jack in Montgomery. She regretted having cut him off so abruptly when he called. Now that her husband was so busy, and in some ways distant, she tended to rely on the twins as confidants. Not that she ever discussed details of her marriage with them — just simple everyday thoughts, speculations, worries. But, of course, with both of them off at the UW in Madison, this wasn't possible most of the time.

She rubbed her forehead and looked at the papers on her desk. She was in the middle of drafting the various reports that the officers would present to the annual meeting. And she needed to get going on the report to the board about the robbery. But she couldn't face it right now.

On impulse, she picked up the phone and dialed.

"Brighton Falls Farm Co-op Credit Union," a woman answered.

"Can I speak to Harriet, please?"

Harriet came on the line. "Oh, hi, Nancy."

"Listen, I was wondering. Think you could get away for a little while for some coffee?"

"Sure. Where?"

"How about Dolly's Coffee Shop?"

"See you in 10 minutes," Harriet said.

"Going out," Nancy told Stella and the other teller in the outer office. "Be back in an hour or so." Busy serving members, they just nodded.

Marriage had been good for Harriet. Sitting there in the red leatherette-upholstered booth, she looked as young as she had nine years earlier when she had married Frank Steiger after his divorce from his institutionalized wife.

Thinking of that time — of her wild and dangerous flirtation with Frank while Gerry was overseas — Nancy was pleased that Harriet, not her, had been there to pick up the ruins of his marriage. Of course, neither Frank nor Harriet was a member of the Catholic Church any longer. They attended the little Brighton Falls Episcopal Church, St. George's. To Nancy, that would have been a major sacrifice.

And there was Frank's former wife, Marilyn. With the advent of the lithium treatment for manic depression, she had been released from the hospital. With Frank remarried, there was no way she could resume her former life — but she was managing with help from Frank and Harriet, and establishing more normal affectionate ties with her now-adult children.

"What's up?" Harriet asked.

"Oh, my board."

"You have my sympathy," Harriet said as the waitress poured their coffee. Though the shop still carried Dolly's name, the proprietress had died of breast cancer several years before. Her husband, now grown gray and ponderously fat, still worked in the kitchen.

"Just try working with a bunch of farmers," Harriet continued. "Salt of the earth. But stubborn as the day is long."

"You know that the majority of credit unions are run by women," Nancy said. "Why can't boards realize we've got as much talent as any man?"

Harriet shook her head. As the current manager of the co-op credit union, she knew exactly what Nancy was talking about. There had been intense controversy on the

board when Whitey Holmgren had retired as manager and recommended Harriet take his place. Even though Harriet had been Whitey's right-hand for years, and actually had run the credit union during his convalescence after his heart attack, the board still regarded her as some sort of secretary.

Nancy explained the situation with Henry. "If he could find an excuse, he'd recommend replacing me with a man."

"But, my God, you started the credit union. With your own delicate, girlish fingers. It wouldn't be anywhere without you."

"Try telling Henry that," Nancy smiled and lit a cigarette. "Come on, let's treat ourselves." She motioned to the waitress, who didn't have anything to do in the middle of the afternoon except listen to the radio and listlessly swab the lunch counter. Harriet had a chocolate shake; Nancy had an apple sweet roll.

"Where would we be without goodies?" she asked.

"Where, indeed?" replied Harriet, "Just wild animals."

Nancy returned to her office much comforted. She sat down at her typewriter and began roughing out a draft of her report to the board.

46 "Loco" Lenny

The Morning Chronicle's city editor, Leonard Shaw, was a Lincolnesque fellow, with a shaggy dark mustache and heavy eyebrows, who was folded into his chair in the newspaper's editorial meeting room. He was one of those persons who seem to be constantly touching their faces. He would stroke his mustache, rub his nose, scratch an ear.

"People call me Loco Lenny," the editor had joked when Jack introduced himself in the busy newsroom. Now he leaned back in his chair and regarded Jack with a humorous but penetrating gaze. "So you want to learn about the boycott?"

"That's right." Jack tried to explain his mission.

"Well, before we get into that, tell me about yourself," Lenny Shaw interrupted

In response to Shaw's probing, Jack found himself talking about his family, his twin sister, Gina, who was

in cooperative studies at the UW, his major, and his work experiences.

"You worked on a weekly?" Shaw said, stroking his mustache. "Best training in the world. That's where I got my start. It beats J-school any day."

"That's interesting."

"You know any Negroes? Personally, I mean?"

"A few. My grandfather married a Negro lady, Martha D'Uberville. Her brother taught me poker. In college, I dated a Negro girl for a little while. She was a dance major."

Shaw raised his shaggy eyebrows. "You ever kiss her?"

"I'm sorry, but I don't think that's any of your business."

Jack flushed, remembering the nights he and Monica had spent together before he found out she was really off the wall. When she had been fired from an office job at the UW, she had systematically sabotaged all the office machines with chewing gum and glue.

Shaw grinned and rubbed his nose. "Well, in this business, you learn to ask embarrassing questions," he said. "You don't find out much if you don't."

Shaw leaned forward. "You interested in working here? I need another general assignment and police reporter."

Jack was taken aback. What kind of editor hired on the whim of a moment? "I don't know," he said. "It would mean dropping out of school, at least for a while."

"The experience you get here would be better than ten J-schools."

Jack cleared his throat. "Well, how much would you pay?"

"Thirty-five dollars a week."

It didn't sound like much, but if the Parkers could live on what they made, he ought to be able to make it on thirty-five dollars a week. Plus, he had savings he could draw on.

"Okay, I'll try it," he said, wondering how his family would take the news of his dropping out of school.

Shaw reached over and draped a hand on Jack's shoulder. "Good. And I tell you, you want to learn about the boycott, no place is better than a newspaper office."

"Will I be covering it?"

"Well, that's my beat, but, yeah, you'll get a chance."

Shaw took him into the editor-in-chief's outer office. He introduced Jack to a young, ethereal blonde secretary, Tricia, "call me Trish." She looked at Jack with wide blue eyes and said, "Glad to meet you." Then into the inner office where the editor-in-chief, William Osbourne, corpulent, sleepy-eyed and sloppily suited, rose from his Dictaphone to greet Jack with an abstracted friendliness. On the way out, Jack once again looked at Trish, and she smiled back and bent to her typewriter.

Out in the large, open newsroom, Shaw showed him the two rows of copy desks facing each other, with Shaw's desk at the head making the desks into a giant U. Nearby was a row of desks for the general assignment reporters. "We'll park you here," he said, showing Jack how to flip up the black Underwood that hung beneath the desktop. Then they walked over to the desks where the beat reporters and editors worked. He introduced him as "Our new highly educated Yankee reporter."

The reporters and editors were friendly enough. Only two were women, one being the society editor, a graying woman whose mind seemed elsewhere as she greeted Jack without rising from her desk. The state editor, Rosalie Ackers, a dark-haired buxom woman of thirty years or so, stood, glanced up and down at Jack, and extended her hand. "Once you're on board, talk to me about the credit union," she said.

"Credit union? You've got one here?"

"We sure do. I'm the newsroom representative. You need a loan — and you probably will, working here — you can get it at the credit union. We have direct deposit, too, so you can have your loan payments deducted from your paycheck. You won't feel a thing." She grinned at Shaw and returned to her work.

Jack found a rooming house not far from the newspaper's building. The accommodations were not much fancier than the Y, but the room he was shown had a hot plate where he could make coffee in the morning, a sturdy table where he could set up his Smith-Corona portable, and a small bathroom with a tub.

"No women in your room," the landlady said. "No radios after 10 p.m. And don't smoke in bed. I run a nice house, and I aim to keep it that way."

Well, Jack thought, I'm going to be too busy for women — at least at first. He suspected Lenny Shaw was a demanding boss.

That first evening in his new lodgings, he spent his time typing on his portable, recording his impressions of the town so far and the conversations he had had. He had a good memory, but wished he'd had a notepad along with him. Of course, the people he'd talked to would probably have been much less forthcoming if he had been scribbling notes.

His work shift was from two in the afternoon to ten at night. He worked Saturdays, but Sundays and Mondays he was free. On Jack's first afternoon at work, Lenny Shaw took him on a walking tour of downtown, stopping every block or two to talk to a merchant or policeman, introducing Jack each time.

People nodded to Lenny, and he waved his hand as they passed; it looked as if everyone knew who he was. He talked expansively of Montgomery, throwing in the fact that it had the largest settlement of Spanish Jews in the New World.

He took Jack to the police station and introduced him to the desk sergeant and to patrolmen and detectives who happened to be in. He showed him the daily log of police calls that was a source of stories. "You've got to be careful of these guys," he said. "They love to make life difficult for reporters." The desk sergeant grinned. Next came the attached fire station, and the same round of introductions.

Back at the Chronicle office, Lenny gave Jack a sheaf of press releases and told him to write brief articles from them. He gave Jack a well-thumbed copy of the Associated Press stylebook — a guide to accepted spelling, punctuation, abbreviations, and other usages.

Lenny returned to typing at his desk, using a machinegun hunt and peck technique. The police and fire radio on his desk crackled softly with routine calls.

Jack inserted three sheets of newsprint, separated by two sheets of carbon paper, into the Underwood. The top copies were for Shaw, who would pass the original along to a copy editor and put the carbon in a wire basket to serve as a record. The third copy was for Jack to keep.

The first press release was a mimeographed announcement of a White Citizen's Council meeting to "discuss the dangers facing our southern traditions." Jack typed "White Citizens — Hauser — 1/10/56" in the upper left-hand corner of his sheaf. He pondered a lead sentence, and the old J-school saw of "Who, What, When, Where, Why and How" guided him in constructing it:

The Montgomery White Citizens Council will meet at 7 p.m. Thursday night at Ralston Hall, 756 Washington Avenue, to hear Attorney Alfred Tanker speak on 'Federal Judges - Our Dictators?'

All concerned citizens are invited without charge"

He polished off seven more press releases, none of them more than a page, and dropped them in Lenny Shaw's in-basket. Lenny glanced through them, nodded, and resumed his typing. Jack had little to do except re-read the AP style book.

At 5:30, he went across the street to the little diner Shaw had recommended. He ordered a cheeseburger, French fries, and a chocolate shake.

As the waitress brought his food, Rosalie Ackers, the state editor, sat down beside him at the counter. Today, she was wearing a skirt and a peasant blouse that gave a tantalizing peek at the rounds of her breasts. "You mind if I join you?"

"No."

"I usually go home for supper, but I figured you might like some company, being new."

"I appreciate the thought."

"I know, when I came up here from Dothan, I was lonely until I made some friends in the office." She fished in her purse and pulled out a form. "But I also wanted to sign you up for the credit union. It just costs five dollars to join, and you get that back if you ever leave the paper."

Jack dutifully filled out the form, signed it, and handed it back with five dollars from his billfold.

"You know, my mother runs a credit union up in Wisconsin. I worked there for a summer."

"You don't say." She sounded really interested. "What's your field of membership?"

"We're a community credit union. We serve everybody who lives or works in Brighton Falls."

Rosalie ordered fried chicken and mashed potatoes with gravy, and a side of peas, while he began to work on his meal. "What you have looks good, but I just lo-o-ve fried chicken," she commented.

She tackled her chicken ferociously but delicately, picking up the pieces with her fingers and licking her fingers as she finished each piece before using her paper napkin. There was something sensual about it.

She finished her mashed potatoes, and started on the peas, using her knife to herd them onto a spoon instead of a fork. "Be practical, be direct, that's my motto," she said. "Get the peas down the most efficient way possible."

She pushed back her plate before Jack finished his meal. She took out a pack of Camels. "Do you mind?"

"No. My mother smokes. I'm used to it."

"Well, I ought to quit. They don't call them coffin nails for nothing. But I lo-o-ve my smokes."

She displayed her cigarette lighter to Jack. It was gold-plated with a small emerald set in the center of each side.

"My first husband. Only thing he ever gave me was this and a stillborn kid. My second husband didn't even give me a lighter."

"I take it you're not strong on marriage."

She laughed. She had a nice laugh, he decided, rich and ringing. A few customers turned their heads.

"Oh, I'm strong on marriage. It's just my husbands weren't." She took a drag, blew out the smoke.

"I guess I come from a tradition where you stick together no matter what," he said. "I mean, I'm not condemning you. It sounds like you got a raw deal. It's just I come from a Catholic family."

"You're a cat-licker? That's what we used to call you folks when I was a kid. I was Methodist. Now? I'm not much of anything."

"Well, neither am I, I guess," he said.

"We're two little lambs who have gone astray."

"I guess so."

"I wouldn't talk about it too much. People around here take their religion pretty seriously. Doesn't mean they practice it. Some do, some are just hypocrites."

"The colored people I've met seem to take it pretty seriously."

"You're right there. It's what holds this whole boycott thing together. It's almost enough to make me start going to church again - if it was a colored church. You've only been here a few days. You already know some Negroes?"

He went through the family connection, his visit to the Parkers.

"Good for you, Jack," she said, then lowered her voice: "I just hope they succeed. It would do this town good."

"You're the first white person I've heard say that."

"Listen, a lot of us think this segregation system stinks. But we don't speak up, except maybe to outsiders like you. And, of course, being a reporter, I'm supposed to be neutral, not have an opinion, or if I do, keep it to myself."

Jack was back in the newsroom at 6. It was beginning to fill with reporters returning from their beats. The steady tap-tap-tap of Underwoods permeated the room. The copy desks were busy as the editors worked with their thick, black pencils, scissors, and paste brushes to edit and rearrange copy. Lenny gave Jack another batch of press releases to rewrite. "You write okay," he said. "We'll make a reporter out of you yet."

Jack felt a rush of gratification. It hit him suddenly — he was a bona fide reporter, on a bona fide daily newspaper.

He was on the first leg of his career.

He thought about his twin sister, Gina, and her work in cooperative studies. Her goal was credit union work of some kind, or at least cooperative work. He'd have to write her and his family about everything that had happened.

47 A New Building?

Nancy's conferences with the police and the CUNA Mutual insurance representative left her shaken. They seemed to find everything wrong with the security arrangements at the credit union. "It's pretty common," said the insurance man. "Credit unions still haven't caught up to the fact that we're on the map now and face the same problems as other financial institutions."

She glumly completed her report and mailed it to the seven members of the board before they met around the table in her office on a Wednesday night. After they had their coffee and doughnuts and a chance to visit with each other, Henry called the meeting to order. Nancy summarized the report for them:

"I've obviously been remiss," she confessed, avoiding looking at Henry Franklin. "I've overlooked a number of security problems. Actually, the threat of robbery or burglary is the least of these. We lack internal controls, and CUNA Mutual says the greatest losses come from employee dishonesty. Just to give one example, I handle both ends of loan transactions. I recommend what loans to approve, and I disburse the funds. That's an invitation to fraud on my part. And we don't have a written loan policy, which is something every credit union should have."

Henry Franklin cleared his throat and smoothed his thinning hair. "I'm not sure that a lot of recriminations are helpful right now." The other board members, taking their cue from Henry, nodded. "The board bears some responsibility here, too."

Nancy felt some lifting of her spirits. It didn't sound like Henry was going to take after her.

"The most important thing is where do we go from here," Henry continued. "But these security issues have to be addressed. I suggest the audit committee work with you, Mrs. Hauser, to correct the problems. I'm not sure the building security issues are going to be easily corrected. For instance, I note on page 4 of your report that the fire escape at the rear of the building is unsafe and should be replaced. There are a number of other hazards common in old buildings."

He took a cigar out of his suit coat inner pocket, trimmed off the end with a penknife, and lit it. Being thus given tacit permission to smoke, one board member stoked his pipe and Nancy lit a cigarette. Henry blew out a stream of fragrant smoke.

"I think we ought to consider relocating the credit union," he said.

"Move?" Nancy was stunned. Henry had brought up this possibility in past years but it had been largely hypothetical due to the credit union's small size.

"Move to another building, or build our own," Henry said.

"Can we afford it?" the board member with the pipe asked.

Henry looked at Nancy. "Well, I suppose we could," she said. "We're in great financial shape. I think we could get a loan on good terms." She didn't say, and none of the board members voiced the obvious, that her father-in-law and her landlord were the major stockholders in the Brighton Falls Second Community Bank, which had grown rapidly in the postwar boom until its assets nearly equaled the city's other bank.

"How do you feel about moving?" Henry asked.

Nancy took a drag on her cigarette and reflected. Rudolph Meier had been a good landlord, generous in his lease terms, and in fact maintained quite a sizeable account in the credit union even though he owned a bank along with her father-in-law, Gerhardt Hauser. But he perhaps could lease the space to some other business, and, in any case, the welfare of the credit union took priority.

"It'll require a lot of planning," she said. "A new location might be the answer to some of our security problems. But we also may need to rearrange staff or add staff to deal with the internal security issues."

"I think we can do that," Henry declared, tapping his cigar on the large bronze ashtray that Nancy had bought especially for him at board meetings. "You and the audit committee can start thinking about what we would need in a new location."

Nancy drove home from the meeting full of nervous energy. A new location, maybe even a new building? She had long felt the need for more space, but had never been able to justify it in her own mind. Maybe she owed something to the burglar or burglars who had rifled her tills and safe.

She was eager to tell Gerry about the possibilities. She had left a dinner of cold cuts and a salad in the refrigerator for him. But to her disappointment, he still wasn't home when she arrived.

The big house seemed larger and lonelier than usual as she snacked on the cold cuts herself, and ate a dish of chocolate ice cream. She tried to read more of *The Man in the Gray Flannel Suit*, gave up, and switched on the

television. At ten-thirty, she went to bed. She was not worried — he often worked later these days as business expanded.

She had a hard time going to sleep, so she took a sleeping pill and dropped off. She woke up just enough to hear Gerry climb into bed. "Why are you so late?" she mumbled.

"Meetings. A lot of paperwork."

"I missed you."

"Sorry." He leaned over and kissed her on the forehead, and then rolled over facing away from her. She nestled her back against his, and fell asleep again.

48 Whipping Up the Fever

"Come along with me, Jack. It'll be an education," Lenny Shaw said. Shaw drove to Montgomery's largest auditorium. It was filling up rapidly. By the time the program began, it was jammed with 20,000 perspiring people waiting to hear State Senator Engelhardt, who had co-founded the Alabama White Citizens Council when the Supreme Court declared public school segregation unconstitutional in 1954.

They were rewarded with a blistering speech that brought forth massive cheers from the crowd.

"The niggers are getting out of control. They think they can do anything they want. They think they're just as good as me and you. Well, we know damn well they aren't! We know they are lily-livered, lowlife descendants of blue-gum slaves from the African coast. Well, I'm here to tell you we ought to send `em back where they came from. They think just because one little ol' pinheaded nigger said `no' to a bus driver they can do anything they want to do. They think just because one nigger leader name Martin Luther King stands up in front of `em and waves his black hand they can march down the street without being run over. Well, I'm here to tell you we got to drive straight and steady. We got to make sure they don't take over the streets — or the schoolhouses — or the city buses."¹

¹ Quoted in *The Thunder of Angels*, Donnie Williams and Wayne Greenhaw, 2006, Lawrence Hill Books, Chicago.

When they emerged from the auditorium into the chilly night, Jack shivered despite his jacket. "What did you think of that?" he asked Shaw.

"Well, he was in good form tonight," Lenny said with a grin, tugging at his mustache. "Engelhardt grew up on a plantation. He hasn't changed a bit." That was all he would say.

Jack never could quite figure out where Shaw personally stood. The newspaper itself firmly straddled the issue of segregation. The Chronicle had been a voice for reason and moderation in race relations for decades, but under the pressure of events, its editorial stand was weakening. The paper had originally ridiculed the White Citizens Councils. Now it argued for a "go slow" approach to integration little different from the Council's insistence that things remain exactly the same.

The newspaper editorialized on the hypocrisy and ignorance of northern reporters coming to Montgomery to write about the boycott, when there was so much racial discrimination unreported in the north. It was a good point, Jack conceded.

But he was more interested in Osbourne's secretary, the ethereal blonde Trish.

"Getting ready for a big date?" he asked the next day as he found her painting her fingernails while the editor-in-chief was out.

"No. My boyfriend's in the Air Force in Germany."

"Long way away."

She looked at him and smiled. "Sure is."

"Would he mind if you went with a friend to a movie?"

"You offering to be my friend?"

"Yeah."

She turned her attention back to her fingernails. She blew on them. "I guess he wouldn't mind, if I don't tell him."

Jack approached Lenny's desk. The electric clock on the newsroom wall said 9:10 p.m.

"Lenny?"

Shaw looked up from the copy he was editing, grinned.

"What can I do for you, young Yankee?"

"My paycheck. I think there's some mistake."

"What do you mean?"

"When I was hired, you offered a salary of thirty-five dollars a week. I just got my first check, and it's for twenty-five a week."

"You sure I said thirty-five?"

"Almost certain."

"Well, almost certain isn't good enough for a reporter, Jack," Shaw grinned again. "Twenty-five's our starting wage for someone with no experience."

"But I do have experience."

"Working as a weekly stringer and on a college newspaper?" Shaw remembered that part of their interview clearly enough.

"Yes."

"Well, I guess we can make it — let's say, thirty."

Jack liked Lenny. He was the kind of newsman Jack would like to become. But he felt like he'd been subjected to the old bait and switch tactic his mother had warned him about.

Shaw bent his head back to his work, as if the subject were finished. Jack returned to his typewriter, seething but feeling helpless. He'd already dropped out of school. He'd written everyone about his great new job at a daily. To give it up now? He sighed.

"Okay, Lenny," he called.

Shaw must have heard him but did not respond.

At that moment, the police radio crackled into life. "Highway Patrol reports accident on 133 just north of Ada. White man reported critically injured or dead. Ambulance is on its way."

"Come on, Jack!" Shaw rose, grabbed his suit jacket from the back of the chair, and headed for the newsroom door. "Get a photographer!" he yelled, and someone ran into the darkroom to fetch one.

The three piled into Shaw's battered blue Chevy, and he sped off, breaking every speed limit he passed. He whipped around a police car, leaning on the horn. The patrolmen, apparently recognizing Lenny's automobile or the honk, made no attempt to halt him.

Jack sat in front with Lenny, hanging on to the door hold, glad he had had the presence of mind to stick his narrow reporter's note pad in the pocket of his sports jacket.

The photographer sat in back with his bag and 4 x 5 Speed Graphic, checking to make sure he had film in the back of the camera and plenty of flashbulbs.

They accomplished the trip in less than half an hour by Jack's estimate. They pulled up behind two Highway Patrol cars parked on the road margin with roof lights rotating. A car had snapped off a telephone pole and lay crumpled in the ditch. The ambulance apparently had just arrived. The reporters and the photographer flashed their press cards and moved around so they could see the front better. Jack nearly threw up. The driver's bloody head protruded from the shattered windshield, half severed from the body. The face, as best Jack could tell, looked young. An ambulance attendant reached through the open driver's window, as the photographer's flash went off.

"No pulse," the attendant announced — unnecessarily, Jack thought.

The medics and the patrolmen pried at the driver's door with crowbars. They finally got it open, and the medics pulled the bloody, mangled body from the wreck onto a gurney. An older patrolman peered into the car and turned away, looking almost as if he would cry. "Christ, another drunk," he said, shaking his head. "It reeks of whiskey."

The dead man had no identification on him, but a patrolman discovered a billfold in the car with a driver's license for a Thomas Crouch, age 25. The man's face was so cut up and bloody that it was hard to compare it with the photo on the license. "Well, it's probably him," said the patrolman, "but the coroner will have to confirm it."

The medics placed the covered body in the ambulance, and the ambulance U-turned and headed back toward Montgomery, its pace unhurried and its siren silent.

"Let's go," Shaw said. "We can still make the late edition."

Jack and the photographer piled into Lenny's car, and they sped back to the Chronicle offices, passing the ambulance on the way. The photographer hurried into the darkroom to develop his photos.

"Okay, Jack, let's get this story wrapped up," Shaw barked and began roughing out a new layout for the front page. Surprised that Shaw wasn't going to write the

story himself, Jack nervously inserted a sheaf of newsprint and carbon paper into his Underwood. He typed in the story slug — "car accident" — his name, and the date. He rolled the paper down a third to allow room for the head, and stared at the blank page.

"Come on, Jack. We haven't got all night."

Suddenly Jack smiled. He had his lead. He wrote:

"Christ, another drunk," the grizzled state highway patrolman said in near tears as he turned from the wreck twenty miles south of Montgomery on Highway 133 Thursday night. The odor of whiskey hung in the air.

The mangled, dead driver of the car, which had snapped off a telephone pole and ended up in a ditch, was tentatively identified as Thomas Crouch, 25, of 5616 Offut Road, rural Cranston.

With the lead written, the rest of the story unfolded smoothly, and with some pride, Jack dropped it into Lenny's in-basket. Shaw picked it up and scanned it, while wiggling his nose between two fingers. "Not bad," he grunted, and proceeded to draw thick black lines through the lead and second paragraph. He tossed it back to Jack.

"First of all, we don't use profanity in our newspaper, and we don't speak of bodies as mangled. Second, we don't report an unsupported allegation that a driver was drunk until it's confirmed by a test or the coroner."

"But the car reeked of whiskey," protested Jack.

"So the guy had been to the local liquor store to buy a bottle to take home, and it got busted in the accident. Finally, the fact that a billfold was found in the car doesn't mean it belonged to the driver. Suppose you're wrong? Think what the Crouch family will go through." As an afterthought, he said, "You didn't identify the race of the guy."

"Oh, Jesus, Lenny," Jack said. Shaw didn't respond but turned again to his layout. Jack grimly rewrote the first few paragraphs.

A one-car accident on Highway 133 twenty miles south of Montgomery Thursday night resulted in the death of the lone occupant, a young, white man.

Ambulance workers and highway patrolmen used crowbars to pry open the door of the crumpled car, which had snapped off a telephone pole and ended up in a ditch. The dead man carried no identification, but the highway

patrol found a billfold in the car. The county coroner is expected to confirm whether the victim was the owner of the billfold.

A smashed bottle of whiskey was found in the car near the driver, but it is unknown whether alcohol played a role in the crash.

The body was taken by ambulance to Montgomery Memorial Hospital.

He returned it to Lenny, who read it, made a mark or two, and passed it along to a copy editor, who did little more than correct a couple of typos.

The next morning, Jack walked to a drugstore near his rooming house and bought a Chronicle. There, on the front page, was a large picture of the medics and patrolmen working to open the driver's door of the car, though the angle concealed the body itself. Below the picture cut line was the head: "Accident Claims Man's Life on Highway 133."

And below that was "By Jack Hauser." His heart skipped a beat. His first byline on a daily newspaper. At that moment, he realized, his career in journalism was set. And he was thankful indeed that Shaw had been backstopping him when he learned later that the billfold had belonged to a friend of the victim.

49 The Building Search

The Brighton Falls Community Credit Union's audit committee was made up of three directors plus Henry Franklin as president of the board. Its primary responsibility was to oversee the operation of the credit union for safety and soundness and ensure that its accounts were accurate. It was a natural choice for a group to work with Nancy in discussing a new location for the credit union.

The first meeting took place in the evening in Nancy's office, around the big table where the board met. Henry, as usual, was brisk. Nancy again reported on the security problems at the credit union. "Brighton Falls has always been such a safe town, and we've always had good employees, especially Stella, who's a real gem. I just didn't worry too much about security. But my eyes have been opened."

"We've all been asleep at the switch," Henry conceded.

He looked hard at Nancy. "But from now on, security is going to be important here, you understand."

Nancy nodded.

"Now — what measures can we take immediately, and which ones will require a new location?"

"Well, to strengthen our internal security, we need an additional staff person so Stella can be trained as a loan officer. As I reported previously, I've been doing that job myself, but the person who recommends approval of a loan should not be the same person who approves disbursement of the funds." She recommended several other measures, which Henry noted down.

"I'll see that the board approves the added staff," he said.

"As far as the safe goes, we need a better one, obviously, but what we really need is a vault and that requires a new location on a ground floor that can support it."

"Have you got any ideas on a new location?" Henry asked.

"Well, there's the old Phelps building. The grocery store there closed because the new A&P supermarket on the west side has taken a lot of their business. I think we could get a good deal on leasing it."

Henry grunted, sat back in his chair, and looked reflectively at the ceiling, where his cigar smoke was eddying. "It seems to me that the A&P store on the west side is part of a trend. The town's growing, people are moving out to new subdivisions, businesses are beginning to locate farther out, especially to the west side — even the A&W root beer stand has relocated to the other side of the river. People are coming downtown less and less to do their shopping and other business."

"But downtown is still busy," protested Nancy. "The library's here, the courthouse, the department stores like Meier's."

"How long?" asked Henry "You ask Meier, and I'll bet he'll tell you business is down. You forget I do the accounting for a lot of these places, and the downtown is slipping."

"The fact is, people are moving into the suburbs where they can have a yard for the kids to play in and do

their barbecues in the summer. They don't want to drive downtown, where it's hard to find a parking spot, even though the city put meters in to discourage long-term parkers."

Henry cleared his throat. "In fact, I'm considering moving my own office to the west side."

"So you're suggesting . . .?" Nancy asked.

"We either find a good building over on the west side for our new office, or build one ourselves."

"But what about all the people who use our present location?"

"A lot of them will be just as glad to have us on the west side, closer to them. And for the others, well . . . We can get plenty of new members if we move."

Nancy was not exactly horrified at the idea of moving. It was just taking her a moment to adjust to the idea. She had grown up spending much of her free time downtown, going to the nickelodeon and later the movie theater, working at the library on Saturdays, window shopping, buying a trinket or candy at the five and ten and a soda at Dolly's. She loved the old buildings with their brick and sandstone, and their ornate decorations, the storekeepers who stood in their doorways on a warm day and greeted passersby, the alleyways and narrow River Street where grocers stored their empty pop bottles and where a child might find cardboard cartons to make a fort.

But, of course, she and Gerry themselves now lived on the west side of the river, in their big house with the wide lawn, the air conditioning, and several cars parked in the driveway. She shopped the A&P herself.

"What about the east side?" she asked. "That's developing, too."

"That's mostly lower income families — blue collar families. I think we want to look for the more affluent families."

"But the lower-income families need the credit union the most!"

"Well, perhaps someday, we can have a branch over there. And consider, many of them already have access to services through their company credit unions. Really, Mrs. Hauser, I think to ensure the financial health of the credit union, we need to locate it where the money is."

"But the west-siders have plenty of access to banks. My father-in-law's bank is building a branch over there right now."

"That's all the more reason. They know where the city's growing."

The other members of the audit committee, with the exception of Frieda, the secretary, who was a retail clerk and lived on the east side, were nodding their heads in agreement.

Nancy felt like burying her head in her hands. She thought of her work going up and down the streets of her neighborhood back in Depression days, talking to the housewives, getting them interested in putting their cookie jar savings into something called the credit union. She thought of those pennies and nickels and dimes paid each week into those accounts. Those people had built Brighton Falls Community Credit Union, not the west side families that looked down on her when she dated Gerry.

Her body chose that moment to have a hot flash. Her face flushed. She took a handkerchief from the purse beside her chair and dabbed her sweating brow. Good grief, she must look completely distraught. She glanced around the table. The men looked a little uncomfortable at her obvious disapproval, but their mouths were set firmly — and the board would go along.

"I hope we can put a branch over on the east side before too long," she said finally.

"We'll see," Henry replied.

50 The Riders

"Is this Jack Hauser, from Wisconsin?" The voice on the phone sounded familiar.

"Yes it is." Jack sat at his typewriter at the newspaper, in the late afternoon, where he had been writing about a liquor store stick-up.

"I wondered. I saw your name in the newspaper. So you're a reporter now?"

"That's right."

"This is Doctor Gates of Alabama State College. You remember picking me up on the highway coming into Montgomery?"

"Oh, sure. How are you doing, Professor?"

"I'm doing just fine. I didn't know you were job-hunting."

"Well, I wasn't really. I just kind of fell into this job while I was interviewing Lenny Shaw, like you advised me to."

Gates chuckled. "You still interested in learning about the boycott?"

"That's right, though it isn't my beat."

"It wouldn't hurt us to have somebody at the newspaper besides Lenny who knows something about what we're doing. I'm wondering if you would like to ride with me tonight during the supper hour when I'm driving folks home. Get a chance to talk with them, learn what makes us tick."

"I'd be honored," Jack said. "I just don't know if I can get away."

"Well, ask Lenny. The only thing is, if you write a story about it, you can't use any names. You'd get folks in trouble. Some might lose their jobs."

"Well — I'll ask Lenny. Hold on."

He approached Shaw and told him the situation. "They don't mind my writing a story about it — but I can't mention names."

Lenny pulled on his mustache and wrinkled his nose. "Well, I don't like not naming names. But in this case, I guess it's okay. We haven't done any stories from that angle before."

"Thanks, Lenny."

Jack arranged to meet Professor Gates at the gas station where he had dropped him upon first arriving in Montgomery. When he drove up and parked nearby, he saw a cluster of Negro men and women talking. This apparently was one of the pick-up points for the boycott drivers. He waited in his car until Gates drove up in an old white Buick that was the successor to the Buick that had expired.

The group looked at Jack suspiciously as he approached. He was ordinarily self-confident, but he found his palms were moist as Gates introduced him with a round of hand shaking.

"So you're a reporter, huh?" asked a tall and rough-looking man in oil-stained coveralls. "You going to write a good or a bad story about us?"

"I'm not going to take sides. Just what I hear and see."

"We aren't a pretty sight," laughed a thin woman in a flowered red dress.

"Speak for yourself, Mildred," one of men responded. "I'm a pretty cool cat."

"You're a tomcat," Mildred laughed again.

Jack smiled and found himself feeling a little more comfortable.

"Hey, man, you're welcome to come along with us," said a third man. "We ain't got nothing to hide. We got truth and the United States constitution on our side."

"Okay, let's get going before the cops start bothering us," said Professor Gates. The city had declared war on the informal transportation system the boycotters had set up. Cars carrying passengers were stopped and drivers arrested on the flimsiest excuses. Even Doctor King had been arrested for speeding, although few of the colored population believed the police story and had gathered in almost threatening numbers at the station until he was released on bail.

That had been Jack's first glimpse of the handsome, nattily dressed preacher. He had tried since to arrange an interview but King was so busy and traveled so much that it was difficult.

The group now was too large for all to fit along with Jack, but another car pulled up at that point and the rest climbed into it. "As Doctor Gates said, I'm not going to mention any names," Jack said, slipping into his reporter mode as the Buick pulled away. "But I'd like to know what you do for a living, and why you're taking part in the boycott."

There was a cautious silence, finally broken by Mildred.

"Well, I'm a receptionist. I work for a colored dentist, and he isn't going to fire me for not riding the bus, that's for sure."

"And why are you taking part in the boycott?"

Mildred laughed, but her expression belied her laugh,

"Honey, I can't tell you how many times I been swore at, called a skinny-assed no-good nigger, been left standing in the rain cause the bus driver passed my stop. And I took all this for years and years, and finally

the chance come to do something about it, and by the good Lord, I'm not going to miss that chance."

"Amen, sister," said the tall, rough-looking workman, and there were nods of assent all around.

The group turned out to be a cross-section of Montgomery's Negro society — from the car mechanic in coveralls to the "cool cat," who was a jazz musician and ran a music school, and of course, Professor Gates. And each had at least one story to tell of insult, poor service, or even physical threats when they did not move fast enough to vacate a seat for a white person.

"What keeps you going?" Jack asked. "I understand the boycott was supposed to last just a day, and it's going on two months now."

"Oh, we get tired," said the mechanic. "I have to work late quite a bit and miss my ride, and then I walk home. Fifteen blocks. My feet ache, and it's cold and maybe raining, and I think I just can't take it one more day. But then I go to a church meeting, and I hear Doctor King and the other leaders talking, and the spirit comes back, and I'm ready to go again. We aren't going to give up until we get our rights."

"We remember what the good Lord went through," said Mildred. "He told us, 'Take up my cross,' and we've taken it up, and we're not going to stop because we're tired. No sir, and you can put that in your story, Mr. Hauser."

One by one, the occupants got off at their homes, until Jack was left alone beside Doctor Gates. As they drove back downtown in the twilight to the gas station where Jack's Fairlane was parked, Jack was silent, busy planning the story he would write. Gates broke into his thoughts.

"This boycott has brought us together like never before. I wouldn't have associated with any of the folks riding in my car — not because I'm proud or too good for them, just because our paths would never have crossed. But now we're all in this together — for the first time, one people."

Jack thanked Gates for letting him ride along.

"Just be sure you honor these people in your story," Gates said. "They're doing something Montgomery Negroes have never done before."

Jack shook his hand and watched him drive away.

Shaw read the story with interest. "It's a good story," he said finally. "But it's pretty one-sided. Why don't you interview one or two of the city commissioners, get their side of the story?"

Using Lenny's name as a wedge, Jack was able to set up a telephone interview with Mayor W. A. "Tacky" Gayle, one of the three commissioners who governed the city.

"I'm always happy to talk with the press," Gayle drawled cordially. "What can I do for you?"

"I've just ridden with a carload of Negroes who refuse to ride the buses, and it sounds to me as if they have a lot of grievances. I guess my question is, first, do you think those grievances are legitimate, and second, what is the city prepared to do about them?"

Gayle cleared his throat. "I thought Lenny Shaw was covering the situation for the Chronicle."

"He is. But I'm working on this particular angle."

"Well, it sounds to me like you're new to the city, and perhaps you don't understand all the ramifications of it. Are you from the South?"

"No, sir, I'm from Wisconsin."

"I can understand why it's confusing, Jack. You see, here in the South we have our own ways of doing things, our own traditions and customs. We like our way of life, and we're prepared to defend it. Now, you folks up North, you're free to do just as you like, and we want the same freedom. Down here, we believe it's best if the races are separated socially. Doesn't mean we don't get along."

"You say 'we.' But apparently, the Negroes don't feel very happy with the system."

"They were happy. Everyone got along. The Negroes were making progress. We've got two colored policemen on our force now. But then these outside agitators came in, and stirred things up, trying to rip our social fabric apart, and now we've got a real mess on our hands."

"Outside agitators? I thought this boycott was pretty much home-grown."

"You look hard enough, and you find the agitators — people like King coming from outside Montgomery, people like the N Double A CP, influencing folks, rousing them. And behind that, the communists. That's what the communists want — to divide this country, weaken us, so they can take us over."

"You mean the Negro ministers are communist?"

"Son, you look hard enough, and you'll see the connections."

"I understand you and the other city commissioners have joined the White Citizens Council."

"That's right."

"Don't you think that's a conflict of interest? Taking sides in this controversy? Shouldn't you be neutral, try to settle the thing?"

The mayor sighed. "You're new here. We tried to negotiate, but the other side won't budge on its unrealistic demands. We're law-abiding folks here, and our law forbids what they want. The Council represents the most outstanding citizens of our community. The Council stands for maintaining law and order and our traditional ways. I tell you, son, the phone calls and letters coming into my office are one hundred percent supportive. The Council represents the will of the good people of Montgomery."

"Well, Mayor, I appreciate being able to talk with you."

"Like I said, I always am open to the press. I think once you've been here a while, you'll get a better picture of what's going on. Don't fall for all the rumors and stories of mistreatment you hear. We have a wonderful bus system. A lot of our fine Negro citizens would ride the buses if they weren't intimidated."

"How?"

"How what?"

"How are they being intimidated?"

"You ask the police, Jack. We have evidence people have been threatened - and of course, all these mass meetings, they just rile people up and make them feel guilty if they ride the buses. If it weren't for the preachers, this boycott would have ended long ago."

51 Memories

Gerry Hauser sat at his desk at Hauser Specialty Manufacturing, his office the only one alight. Except for another office down the hall, where Marcia Gervasi, the assistant marketing director, worked. He figured she was bucking for a raise, or even promotion when her elderly boss retired. He glanced at his watch. Eight-thirty. He poured himself another cup of coffee from the percolator

next to the water cooler. His mind drifted back into the tangled and painful memories of war.

During his rehabilitation in France, the doctors encouraged him to take walks about the hospital grounds, and eventually to the nearby village, where he would sit and drink a glass of wine outside the cafe, listening to the old men talk as they played cards or chess. His French wasn't very good, but hearing their conversations gave him a great sense of peace.

One day the girl sat down at his table. "You . . . you are American, non?" He was dressed in civvies, but he supposed it was obvious he was a patient from the hospital.

"Oui."

"May I sit and talk? It will help me practice my English."

One of the old men glanced over at her but returned his attention to his game.

"You speak very well."

She smiled. "Not so well."

"Better than my French."

She laughed. She was really very pretty, with a round head, large dark eyes, and black hair cut in page-boy fashion.

"You are from the hospital?"

"Yes." He didn't have a great fund of conversation. It seemed as if his imprisonment was continuing, shutting him off from the rest of the world. He forced himself to ask, "You live here?"

"Yes." She laughed again. Then, as if she sensed his discomfort, she asked. "Would you like to walk?"

He nodded. He wondered if she were a prostitute. But he really didn't care. They rose and walked together down the cobblestone street, past buildings that had been blasted into rubble.

He stumbled at a rough spot, and she slipped her hand into the crook of his arm, like one of the nurses who had helped him in the early days of his release from the last prisoner of war camp. "You like to walk?" she asked.

"Yes." He was not giving her much English practice. "And you?"

"Usually, I ride a bicycle."

She took him into a narrow side street, to an ancient small house of stone and brick. "This is my house, Mama and me — or is it I?"

"My English is not very good," he said. She laughed again. Very small things seemed to give her pleasure.

She took him inside. It was sparsely furnished. Most of the furnishings had probably been sold during the war to buy food. They went into the kitchen, where her mother was cutting up vegetables on a heavy wooden table. She was not that old, but she looked worn down, almost worn out.

"Mama, this is an American from the hospital," the girl said in French. The girl turned to Gerry. "I am sorry, I don't know your name."

"Gerry, with a G. Gerry Hauser."

Her mother did not stop chopping, but said, "Bon jour, monsieur. Vous etes bienvenu."

The girl took two old china cups out of a cupboard and set them on the part of the table her mother wasn't using. She poured tea into them, and with a gesture invited Gerry to sit with her. "This is only — what do you call it — dandelion tea," she said apologetically. "We can't afford real tea or coffee."

Her English was really excellent, he thought, and told her so. Her eyes lit with pleasure. "My father, he worked in England for many years as a waiter, and he helped teach me."

"My father taught me German," he said. "And I took courses in German in high school and at the university. That was what I did during the war, I interrogated German prisoners. Then I was captured and found myself being interrogated. They were quite a bit rougher than I would have been."

He felt like he'd been babbling, but she only tilted her head and regarded him with a slight smile. Then her smile faded. "My father and my boyfriend, they fought in the resistance. They were betrayed to the Gestapo. Perhaps by somebody under torture. Who knows what a prisoner can stand?"

"They killed them?"

"Yes."

"I'm very sorry."

She shrugged. "It is hard. Hard for me. Hard for mama."

Her mother turned to the black coal range and began braising the vegetables in a large pot.

"You would like to eat with us?" the girl said.

"No, thank you. I should go back."

She walked with him to the edge of the village. "I have enjoyed our conversation," she said.

"So have I. Perhaps we can talk some more."

"That would be nice."

He had not even thought to ask her name. On his next walk to the village, he took a packet of Earl Grey tea and another of coffee.

In Montgomery, Jack had more immediate things on his mind. "You hear about the big fire?" the desk sergeant said as Jack approached to read the police log.

"What fire?"

"Over on Wilson. Five Hundred East Wilson. A whole warehouse full of butter going up. Three alarm."

"Jeez."

"Better get your ass over there," the sergeant said. "Might get an exclusive."

Jack raced to his car, jumped in and gunned the engine. He headed up Dexter Avenue. It was around quitting time, and the traffic was heavy. He wove in and out as if he were Lenny Shaw. But a siren told him that he wasn't quite as well known.

He pulled over and rolled down his window. A patrolman ambled up to lean an elbow on the sill of the driver's window. Jack did not recognize him, and he certainly did not recognize Jack. "So where's the fire?"

"Wilson Street."

The patrolman's eyes narrowed. "Don't get fresh with me, son."

"I mean it. There's a fire on East Wilson. I'm covering it for the Chronicle. Call your dispatcher if you don't believe me." Jack fumbled for his press card. The patrolman inspected it carefully. He handed it back. "Sorry. I hadn't heard. You can go. But drive more careful, hear?"

Jack did drive more carefully, chafing at the delay. He came to East Wilson, an area of run-down houses and stores. He peered at the numbers on each side of the street.

Three hundred. Four hundred. Five hundred was a warehouse all right, but it looked abandoned. There was no flame. No smoke. No fire trucks.

Jack jumped out, and peered in a broken window. The interior was dark, and as far as he could tell, empty. No butter. Not even margarine.

Jesus Christ. Lenny had warned him. He'd been fairly tricked.

He drove back to the station, much more slowly this time. He parked nearby, walked up the steps past the Negro trusty who ran errands for the police, and approached the desk.

"You were right about the fire," he said.

The desk sergeant raised his eyebrows.

"Whole thing, completely destroyed. Nothing but a big puddle of butter. Last I saw, the firemen were frying eggs in it."

The sergeant's face broke into a grin, then he leaned back to guffaw. "Oh, shit, son. Fryin' eggs — that's rich. Be sure to write it up. Get one of them Pulitzer prizes."

In Brighton Falls, more secure doors were installed at Meier's Fine Clothing and the credit union. The damage to the teller stations was repaired and a second-hand safe installed. Nancy talked to Rudolph Meier and Lillian Thomas about the possible move. She found to her surprise that Meier agreed that a move was desirable.

He was frail and bent, leaning on his cane, as the three of them stood in the store after closing. Most of the lights had been turned off. The counters, the clothing racks, the mannequins were silent and a little spooky. Nancy sensed the presence of ghosts: Meier's relatives in Europe who had perished during the War, and his asthmatic wife who had died the year before. All these things, along with age, had taken their toll on the merchant.

"It's true that downtown has been slipping. Our clientele is getting older, and even with them, there is more competition from places like the new Sears and Roebuck store on the west side. Our business has been slowly declining, isn't that right, Lillian?"

Lillian nodded and said, "But I think we can reverse it with the right advertising — we just have to find the best mix. Maybe on television . . ."

He shook his head. "And my health is not good. My children are gone — they have no interest in running a store. I've been thinking for some time about selling out."

"Sell?" Lillian exclaimed.

He raised his hand for patience. "Let me explain. I want to move the store to the west side, a smaller store, carrying only the finest clothing and jewelry, no competition with Sears or other ordinary stores. And I want you to own it, Lillian."

Lillian looked shocked. "But we could never . . ."

Again Meier raised his hand.

"I will make it affordable. Who else could keep Meier's Fine Clothing in business, but you Lillian? I can give you very favorable terms." He chuckled. "All I ask is, keep the name until I'm gone."

Lillian was close to tears, and so was Nancy. Impulsively, both put their arms around Meier, warming themselves on his dying fire.

52 The Annual Meeting

Attracting members to the annual meeting had always been a problem, but it was more of one now. Nancy blamed television. Usually, only a hard core of members came to the meeting, but Nancy was determined to improve attendance at this one, with so many important things to report.

Stella helped her plan the program, which was to take place at Turners Hall. Ordinarily, they simply served cookies and coffee at annual meetings. They decided to have Baylor's Restaurant cater a smorgasbord after the business meeting. After the meeting, because people wouldn't stick around after the eats. Free beer and soft drinks would be served.

She used every avenue she could think of to publicize the meeting: posters in the credit union, verbal invitations from her staff, a notice in the weekly newspaper, and postcards mailed out to members.

The day of the annual meeting was cold but clear, and the night promised to drop well below zero. But the meeting hall was warm and welcoming as she arrived at six. Stella stood at the door checking the names of arrivals to make sure they were members.

Martha and Hank arrived, and Nancy hugged and kissed them. They had gained weight in recent years, and Martha's hair was gray, while Hank was balding. Martha had joined the credit union before her marriage. Since Hank belonged to the Hauser Specialty Manufacturing Credit Union, he couldn't belong to Nancy's, but he planned to join after retiring, since under his credit union's bylaws, he would lose membership.

"Have you heard from Jack?" Martha asked.

"A couple of short letters," Nancy replied. "He's not a great letter writer for someone so good with words. Things are going well, he says. He's enjoying his job."

"I got a letter from my sister Maudy Parker. She says Jack visited them, and he seemed like a real nice boy."

"Well, I hope so," smiled Nancy.

Hank carried Martha's accordion case. She laid it on the comfortable chair Stella had placed to one side of the room, and took out the instrument, all mother of pearl, ivory, and shining metal. She sat down and played as more members arrived. She was no longer in a band, but she had happily agreed to play incidental music during the run-up to the formal program.

Hank stood by her side for a few minutes, looking proud, then sat down at one of the round tables to enjoy a cup of beer. He was soon joined by old Rudolph Meier and Lillian.

The hall grew crowded, to Nancy's great satisfaction. The Board members arrived one by one, and the members of the committees, and she made sure that each was made to feel welcome and important. The officers sat at the table at the front of the room, where they would preside over the business meeting. Henry Franklin was the last officer to arrive, looking a little dyspeptic as usual.

Unexpectedly, Nancy's father-in-law, Gerhardt Hauser, arrived. The president of Hauser Specialty Manufacturing and chairman of the Brighton Falls Second Community Bank was not a member, but Stella recognized him and let him in anyway. He still had his military bearing, although he leaned more heavily on his cane these days as he walked, and his hair was thin and almost white. Nancy embraced him. "This is a surprise," she said.

"I've wanted to come to one of these meetings for a long time," he said, glancing around curiously. "I have a few words to say, at an appropriate time, if that's all right with you."

"Of course," Nancy responded, her curiosity piqued. He joined Hank's table.

Program time approached, and Nancy stood in front at the microphone to introduce herself. "I'm really pleased by this great turn-out. I want to thank my assistant manager, Stella, and our tellers Betty and Rona, for helping get the word out and taking care of the preparations. Please give them a round of applause.

"And of course, my wonderful board members. I'll introduce them when the time comes. First of all, we have a short program, and I'd like to introduce Sam Sorensen, and his magical saw."

Sam, dressed in heavy woolen trousers, suspenders, and a plaid flannel shirt, came up. He wobbled a bit, and Nancy wondered if he'd been taking advantage of the bar.

"Thanks," he said in a slurred, gravelly voice, and Nancy closed her eyes. Oh, dear God.

But when he sat down on the folding chair next to the mic, gave his saw a double bend, and drew the violin bow across the back, an unearthly and beautiful music emerged. He played "Home on the Range," "Shenandoah," and "Amazing Grace." He looked as if he would continue, but Nancy had arranged for him to play only three pieces, so she hastily said, "Thank you, Sam. Wasn't that wonderful?"

The members applauded enthusiastically, and Sam rose, bowed a bit unsteadily, and returned to the bar.

"I'd like to introduce another speaker, very briefly. He's a member, and he wanted a chance to tell us how the credit union worked for him. Please welcome Ernest Forsheimer."

A lanky man in an ill-fitting suit and a tie that looked as if it were choking him rose and came forward. He clasped his hands in front of him, then thrust them in his suit jacket pockets, then drew them out again and cleared his throat.

"Thank you, Mrs. Hauser. Some of you know me, because you've taken my taxi sometime, maybe to the train or the bus station, or even to the airport. You know, air travel is picking up, and I wouldn't be surprised to see

most people flying one of these days, especially since those new propjet planes are so fast . . ."

He went on discoursing for several minutes until Nancy's memories of teaching fifth graders came into play.

"That's very interesting, Ernest, but I think the members are eager to hear your experience with the credit union."

Ernest blushed. "Oh, yeah sure. I guess I just like to hear myself talk. Anyhoo, what I wanted to say was, last year I was in a pretty tough spot. I'm married, as some of you know — my wife Doris is really great, she bowls in the Indian River League, and she's always doing things for people — and we've got three kids, two boys and a girl. The two boys are in high school and our girl is in sixth grade —"

Nancy cleared her throat. Ernest grinned and bobbed his head. "Well, anyhoo, my business was okay, I was making maybe \$4,000-\$5,000 a year, but we were spending most of what I made to pay off the house and meet expenses — electricity, heating oil, and all that — and then Albert, my oldest boy, broke his leg playing football. It was a compound fracture, and it cost us \$1,500 for the doctor and the hospital.

"My other son, Bert, he had crossed eyes, and he had a series of operations to fix that, and that cost \$6,000. Then Doris, my wife, needed dental work, and that was another \$300, and finally I got a letter from my older sister, and she said Dad was failing, and would I help out with the expenses.

"Well, we were just about swamped, and then business fell off, and we were really behind the eight-ball, so to speak. I mean, I even got behind on our mortgage."

He paused, glanced at Nancy, and rubbed his nose. "You can guess I was pretty desperate, and then somebody said, why don't you try the credit union? Now, I wasn't a member, and I said, why would they want to help me? And they said, well, go ahead, try it.

"So I went into the credit union above Meier's store, and Mrs. Hauser here was really sympathetic, and I tell you, I felt like a drowning man in sight of shore. But I figured they'd never take a risk on me. But she said she thought they could help me, that I was a good upstand-

ing, hardworking citizen . . ." Here Earnest started to tear up, and he wiped his eyes with the back of his hand.

"Well, the long and the short of it was, they loaned me enough money to pay the doctor bills and bring the mortgage up to date, and they made the payments low enough to handle. And now my business is back up, and things are going great, and I want to thank Mrs. Hauser and the credit committee, and I say this, I'm a credit union member now and forever. Yes sir, amen."

The crowd broke into applause. More than one member took out a handkerchief or Kleenex.

Nancy hugged Ernest. At this point, he insisted on introducing his wife, who stood and blushed at another round of applause, and then his children stood, and they received a round of applause. By this time the members were in a good mood, full of drink and fellow feeling.

"We have a special guest this evening, Mr. Gerhardt Hauser, of Hauser Specialty Manufacturing, which is sponsor of one of our fellow credit unions. He's also on the board of the Second Community Bank. He'd like to say a few words. Please welcome him," Nancy continued.

Gerhardt rose and walked slowly forward with his distinctive limp from his First World War wound. The crowd greeted him with respectful silence as one of the leading citizens of Brighton Falls, who employed many of their relatives.

"I'm very happy to be here tonight," he said, leaning slightly on his cane. "I know the many good things your credit union is doing for you and for the community. Many bankers dislike credit unions, I don't know why except it's dog in the manger, I guess. I know our own credit union has practically eliminated the loan sharks that used to hang around our factory and has led to better morale on the part of our employees.

"I just wanted to say that our bank board has met and decided to emulate you by setting up a small loan department. Now you might consider that competition — and it is. But there will always be people who prefer doing business at the bank, many of them want checking accounts and, of course, you don't offer that.

"Some of them need small loans, and we feel it's important to fill that need. If for some reason, we feel we can't help a loan applicant, we'll, of course, suggest he try you.

Since you don't have all the expenses faced by a bank, such as shareholder payments and income taxes, being nonprofit, you can sometimes afford to take more of a risk than we can. And thank God for that! That's all I wanted to say."

He returned to his table to generous applause.

"Thank you. I really think there's room for all of us," Nancy said, as she returned to the microphone. Although privately, she wondered if the bank would simply send them all the bad credit risks. "And now, we'd like to hold our business meeting. We'll keep it short, but as we told you in the announcements, we do have some important things to discuss — not to mention elections. I'd like to introduce our board president, Henry Franklin."

Henry rose, clutching a sheet of remarks, and advanced to the mic. "First of all, I know all of you read or heard about the burglary at the credit union. I want to reassure you that our insurance fully covers our losses, which were not very large in the first place, and that your money is completely safe.

"However, the board has determined that it would be difficult to make our current location as safe as it needs to be, and so we've decided we will be relocating to another location — on the west side, which is the main area of growth for the city. We will either lease space in a building suitable for our purposes, or we will build."

There was a subdued buzz of conversation among the members. A man raised his hand. "But a lot of us live downtown or on the east side."

"We understand that," Henry said, "but we've determined that for now, the best location would be on the west side. If demand warrants it, we may build branches to serve the downtown and east side."

"I think you should build on the eastside, and then put branches downtown and on the west side," a woman said. The buzz of conversation grew louder.

Henry was looking a little flustered. Nancy stepped in.

"The board has the long-range growth of the city in mind," she said. And then, glancing at Henry, she added, "But just to get a sense of the meeting, how many of you would like the credit union to relocate to the east side? Please raise your hands."

A scattering of hands went up. Nancy counted mentally. "All right, how many would like to see us on the west side?"

Another scattering of hands. The vote was almost even.

"How about downtown?" a man called.

Henry by this time was glowering. "All right, how many for downtown?" Nancy said.

A final scattering of hands.

"How many don't give a darn?" Nancy asked, and the room exploded into laughter, and more hands went up.

"It looks pretty evenly split to me," she said. "I think maybe we'd best leave it to the board. They're familiar with the city and the way it's expanding. Is that okay with everyone?"

There was a general nod of agreement. Henry looked relieved.

"To continue my report," he said, "I'm very proud to announce that we've passed the million dollar mark in assets. That's a very significant figure, and it puts us in what we call the million-dollar club of credit unions."

There was enthusiastic applause.

The rest of the meeting went smoothly, to Nancy's satisfaction. At the close, she distributed song sheets, and Martha came up with her accordion to lead the members in several credit union songs, concluding with The Old Loan Shark, sung to the melody of the Old Gray Mare:

Oh, the old loan shark,
He ain't what he used to be,
Ain't what he used to be,
Ain't what he used to be.
Oh, the old loan shark,
He ain't what he used to be
Since credit unions came along.

The smorgasbord was a great success. By this time, everyone was ravenous, and they demolished the ham and Swiss sandwiches, beans and wieners, Jell-O salad with fruit cocktail, and three-bean salad, along with an assortment of cookies and cake for dessert. Nancy headed home exhausted but glowing with satisfaction.

53 Home Late

Gerry spent the evening of the meeting at work. Once more he heard Marcia Gervasi's typewriter tap-tap-tapping down the hall. He pushed some reports around on the desk, and then put up his feet and stared at the ceiling.

The French girl and he became regular visitors at the café, having a glass of wine together. Of course, he always paid the tab. It was the least he could do, besides bringing the family tea and coffee, and buying a bag of vegetables and a piece of mutton at the local market for them.

He learned her name was Madeline Gauchy. He gradually became more communicative. Not about the war. That was shut away in a compartment he did not want to open. But about his family, his wife and twin children, Gina and Jack. She encouraged him to describe Brighton Falls, the river, the hills on each side, the fall foliage. He talked about his father and his father's service in France during what everyone used to call the Great War, not dreaming another great war was coming a few decades later.

She told about her schooling at the local Catholic girl's school, and her English lessons with her father when he finally returned from being a waiter in England. "I learned all the names for English food," she said. "Pig in a Hole, Pasty, Fish and Chips."

Gerry taught her the names of some American foods — "hamburger," "French fries," "BLT — Bacon, Lettuce, and Tomato sandwich."

"I would love to go to America," she said. "But I cannot leave Mama."

"I think you would like it," he said. Then he added, "I should tell you, I'll be leaving soon. The doctors say I'm ready."

She looked at him and nodded, then smiled slightly and touched his hand. "Would you like to walk?"

"Sure."

They left the cafe, and made the walk to her home. He was stronger and had better balance now, but she still kept her hand under his arm, and he made no protest.

The house was silent and shadowed when they entered. They sat in the kitchen while she made some tea. They talked, but it seemed awkward and forced. "I should go," he said. As they stood, he offered his hand. Madeline took it, and the warmth of her fingers triggered the fierce hunger in him and he drew her toward him. She held back slightly, then moved into his arms. She buried her face against his chest, trembling a little, and raised her mouth to his.

A few minutes later, Madeline again took his hand and led him to a narrow stair rising to a hallway on the second floor. She took him into one of the rooms opening into the hallway. It was obviously her room. There was a brass single bed, a crucifix and a picture of the Virgin Mary on the wall, and a poster of some French movie star. A small bureau was covered with a large lace doily, on which rested a brush and comb, a bottle of perfume, a rosary, and a small jewelry box. A bookcase held a few volumes. Pale sunlight from the narrow window fell onto the faded quilt covering the bed.

She led him to sit by her on the bed. It creaked and jingled under their weight. They sat there for a minute, hand in hand. He turned to her . . .

The rings of Marcia's typewriter return intruded on his memory. He sighed and took his feet from his desk and drifted down the hallway to her office.

"Ladybird, ladybird, fly away home," he said. "Your house is on fire and your children alone."

She looked at him as if he were slightly crazed. "Just finishing up, Mr. Hauser."

She was not a bad-looking woman — in her early thirties, he guessed. Her husband had died in the war, and she had not remarried.

"Do you have any children?" he asked, suddenly curious.

"One — a girl. Her name's Kitty."

"How does she handle your working so late?"

"She's thirteen. Old enough to fix her own supper and get to bed at the right time."

Marcia probably deserved the raise she was bucking for, Gerry thought. But her boss, Roy, was a tightwad

when it came to recommending raises. And as for any thought she would inherit Roy's job as marketing manager when he retired, that wouldn't happen. You needed a man to sell Hauser services to tough manufacturing folks.

"Well, I'm heading home," he said. "Thanks for your hard work."

She looked pleased. Her supervisor wasn't much for compliments.

When Gerry got home, Nancy was still out. He fixed himself a Manhattan, lit a Chesterfield, and picked up *The Man in the Gray Flannel Suit*. But he put it down, switched on the TV. Nancy got home a few minutes later, looking excited.

"How'd your meeting go?" he asked.

"Great. For a minute, I thought it was going to veer into disaster, but it went okay." She fixed herself a beer and relaxed onto the couch, kicking off her heels and putting her feet up. She explained how the meeting had gone, but Gerry found his thoughts straying.

He said his last passionate good-by to the girl on the day before he was to leave. Then, a change of schedule. He was given another two days. He walked into the village. From a distance, he saw Madeline at the café, talking to another man, obviously an American. She leaned forward, laughed, and touched his hand. Oh God, Gerry thought, weak-legged, looking around for a place to sit down. She's a tramp after all. But then he thought: No, she has to do what she has to do. What we had was real. Nonetheless, for months afterward, there was an empty spot in his heart.

Perhaps there still was.

"Gerry, you look a hundred miles away."

"I'm sorry."

He put down his drink, went over to the couch and propped her nyloned feet in his lap and massaged them.

"Oh, that feels good," she murmured. He slid his hand farther up her leg. "Don't Gerry."

"All right." He rubbed her feet a minute longer. "Steve Allen's coming on in a few minutes."

His thoughts turned to Marcia. Should he tell Roy to give her a raise? Roy didn't like interference; he was

older and set in his ways. Maybe just say flat out, Roy, that girl works hard. Give her a goddamned raise.

54 Bomb Blast

Nancy had checked possible locations for the credit union on the west side and found none that fit their needs. So the board, meeting in late January, decided to build new.

"I think our new building should be as inviting and homey as possible," Nancy told the audit committee the next evening. "Our members should feel as if they were entering a friendly living room, not a cold and impersonal financial institution."

"I disagree," said Henry Franklin. "A financial institution should look like a financial institution. People want their money to be secure. They want a place that looks strong and able to protect their funds. The banks know that. That's why they look like banks."

"Safety is important, of course," Nancy protested. "I mean, that's why we're talking about a new building. But it should be friendly — that's how we've built our membership — by treating them as people, not as dollars coming in and going out."

"I don't see any reason why our staff can't be friendly," Henry said. "I'm not proposing they snarl at members."

"But friendliness is more than just a smile and a greeting. It's something — I don't know — more encompassing."

Nancy wished she had a better command of the language.

"Well, since we're going to the trouble of hiring an architect, maybe we'd better ask his opinion," Henry declared.

The other men nodded. Nancy, somewhat reluctantly, nodded too.

The committee looked at the list Nancy had prepared of firms with experience in designing and building financial institutions, largely banks and savings and loans, since most credit unions still used their sponsors' spaces.

"Nancy, would you please contact the firms in Wisconsin and nearby and ask them for additional information and references?" Henry said finally.

"Of course."

"And since we're building new, let's be sure to install the very latest in equipment like posting machines. Enough of this posting accounts by hand. And possibly a drive-up window. I want our credit union to be a model."

That sentiment Nancy could agree with wholeheartedly. Okay, Henry wasn't so bad, she decided.

The next day, she was on the phone calling each bank architectural firm in the four-state area of Wisconsin, Illinois, Minnesota, and Iowa. She asked for brochures showing their bank or credit union buildings, references, and other information that might be useful in selecting a firm.

It was a little after 9 p.m. in the Chronicle newsroom. Jack heard the faintest of thumps and looked up at the ceiling. But Lenny leaned closer to the police and fire radio.

"An explosion," he said. "Three Oh Nine South Jackson. That's King's house!"

As he had when they had covered the car accident, Lenny called for a photographer and told Jack to come along. The three raced to the scene. A crowd was already gathering, some whites but most Negroes. The newsmen walked rapidly toward the modest white-painted parsonage, joined by police arriving. They couldn't see any obvious damage except for a shattered front window.

Jack later learned a bomb had exploded on the porch, blasting a hole in the tile covering the floor. Mrs. King and the friend who stayed with her while her husband was attending church meetings had heard rapid footsteps in the front yard, then a sound like a brick landing on the porch. They had retreated to the rear of the house, where the Kings' two-month-old child, Yolanda, was sleeping, when the homemade bomb detonated.

The newsmen were soon engulfed by a growing number of Negroes who stood silent and grim-faced. "Stay here," Shaw told Jack as he and the photographer accompanied a detective whom Jack vaguely knew from the police station up onto the porch. Sullen faces looked at

Jack, and he was suddenly aware he might be in danger. Despite the chill, he broke out in a sweat.

Jack tried to figure out the best way to retreat, but he was hemmed in. There simply weren't enough police to control the crowd if it decided to take vengeance.

The crowd continued to grow, silent, as if waiting for some trigger that would set off a human explosion. "Go on home, folks. Nobody's hurt. We'll take care of it," a patrolman urged. The crowd ignored him, then someone called out: "We'll go home when you tell us which of you did it."

The policeman continued to urge the crowd to disburse, but it kept growing, the tension increasing by the moment.

King arrived, dressed in topcoat, suit and tie. The crowd parted to let him through. The photographer's flash went off as he mounted the steps. King nodded to Shaw on the porch and went into the house. Jack was in a near panic now, as bodies jostled him and the spectators murmured among themselves. He tried to edge back, but people did not move to let him leave. He saw Shaw up on the porch, squeezing his nose, surveying the crowd. The photographer raised his big camera to take a shot of the crowd, but Lenny pushed it down. He licked his lips, and Jack realized he was scared, too.

Mayor Gayle and Police Commissioner Sellers arrived and were escorted by police into the house. The tension continued to grow minute by minute — and then King and the city officials stepped out onto the porch. King raised his arms. The crowd's angry murmur began to subside. Jack thought of Jesus calming the storm.

"Brothers and sisters. We believe in law and order. Don't get panicky. Don't do anything panicky at all. Don't get your weapons. He who lives by the sword will perish by the sword." The man standing on Jack's right let out a deep sigh.

King reminded the crowd that they were taking part in a nonviolent movement. "We want to love our enemies," he said. "Be good to them. I did not start this boycott. I was asked by you to serve as your spokesman. I want it to be known the length and breadth of this land that if I am stopped, this movement will not be stopped. If I am stopped, our work will not stop. For what we are doing is just. God is with us."

"Amen," voices rang out.

King nodded and stepped back to let the white officials speak. They promised to find the perpetrators. "I am going to work with my last breath, if necessary, to find and convict the guilty parties," the mayor promised. To Jack's ears, after King's passionate words, Gayle sounded thin and tinny.

King went back inside and the officials left. The crowd remained. Someone started singing "America," and the rest joined in. This was followed by hymns.

Eventually King's lieutenant, the Reverend Ralph Abernathy, stepped out on the porch and relayed a message from King, asking the crowd to disperse peacefully. The spectators began melting quietly away.

Lenny and the photographer rejoined Jack.

"Well, that sure was a squeaker," Lenny said. "If it wasn't for King.—" Jack nodded. He couldn't say anything.

They headed back to the newsroom to remake the front page and put the paper to bed. Lenny wrote the story.

Earlier that day, the Montgomery Improvement Association had filed a federal lawsuit challenging the constitutionality of the bus segregation ordinance.

55 The Party and a Boycott Account

Professor Gates called. "My wife and I are having Jo Ann Robinson over for dinner Saturday night. It would be a good opportunity to get to know her and some of the background to the boycott. Would you like to be our guest?"

"I work late Saturday. I can ask Lenny."

Gates considered. "Let's try to make it Sunday evening, if you're free. I think Jo Ann's flexible, as long as we don't go too late. One thing though, she's a pretty modest woman, and she won't want to get the college in any trouble. I don't think she'd like to make this a formal interview situation — in other words, would you be willing not to write a story?"

"Sure."

A few minutes after Jack hung up, Rosalie Ackers came over. She wore a close-fitting flowered dress that spoke of tropic nights — at least to Jack — and stood

close by him, laying her hand on his back. "I'm having a party Saturday night at my apartment. Want to come?"

He shook his head. "I just turned down an invitation. I'm working Saturday until ten."

"Hey, we'll just be getting started then. Mostly guys from the newsroom. A couple credit union board members from the pressroom. Some of my girlfriends. You might meet somebody more amenable than Trish."

"What do you mean?"

"I've seen you casting significant glances at her. All I can say is, beware. She's a tease. Just about every single reporter and a few of the married reporters have tried, and failed."

Jack grinned. "I don't mind a high bar."

"There's a high bar and there's an impossible bar. You need to know the difference."

"I'll try to make the party."

"Good. I hear you play poker. We'll get a game going."

"I could use a little extra income."

"I'm sure you could. Just be careful. We've got some sharks."

She gave him her address, patted his back, and returned to her desk.

Rosalie Ackers lived in a small apartment not far from the newspaper. When he knocked, the door was opened by a sports reporter somewhat the worse for wear.

"Hey, Jack, come on in." He waved genially toward the dim interior, slopping the whiskey in his glass. A chorus of welcomes greeted Jack as he stepped into the living room lit by a few lamps over which Rosalie had draped colored cloth to give a party glow. Several empty beer bottles lay scattered on the floor. Rosalie struggled to her feet from the cushion where she had been sitting and came over to hug him and stretch to plant a kiss on his cheek. She wore a skirt and a red blouse that revealed generous cleavage.

"Just the fella we've been looking for. What'll you have — rot-gut whiskey or beer?"

"Just a beer thanks. I'm a Wisconsin guy."

She pulled a cold beer from a cooler and uncapped it. She brought it to him with a plate of crackers, dip, and cheese. "We're havin' cheese in your honor."

"I'm touched."

She took him by the elbow and pulled him down to sit with her in a corner near the phonograph, where a Tom Lehrer LP was playing. "I l-o-o-v-e this song," she said.

The others knew it, too, and joined in:

*Won'tcha come with me to Alabammy,
Back to the arms of my dear ol' Mammy,
Her cookin's lousy and her hands are clammy,
But what the hell, it's home.* ²

As Jack glanced around the room, he didn't see any other women. "Where are your girlfriends?"

"Oh, none of them could make it. You really care?"

"No." He took a swig of his beer and leaned back against the wall. He felt relaxed, perhaps for the first time since he had arrived in Montgomery. Although the people in the room were a mixture of ages, including one pressman with dirty gray, thinning hair, the party reminded him of student parties at the UW.

"Hey, Jack," said the sportswriter. "You want to play a few hands of poker?"

"Are you up to it?" Jack responded.

"Sure."

Several others were up to it, too, and gathered cross-legged on the floor around a coffee table. Rosalie fetched a deck of cards and a bank of chips, and sat with them. The others gathered around to watch.

"Five card stud?" the sportswriter asked, and they agreed.

"What do you play for?" Jack asked.

"Minimum chip is a buck. Maximum bet is ten bucks," the sportswriter replied. There were only two good players beside Jack, he quickly determined, the sportswriter and the older man from the pressroom. Rosalie was too open — her face revealed every good or bad card, and she soon dropped out of the game after losing twenty-five dollars.

"There goes my mother's birthday present," she said.

That left five players, and soon there were only three.

² Verse from "I Wanna Go Back to Dixie," copyright by Tom Lehrer. Used with permission.

"I only brought a hundred with me," Jack said. "But I'm good for more."

"We trust you," said the pressman.

Jack need not have worried. Within half an hour, the game ended, with Jack raking in more than a hundred dollars in chips. "Goddamn Yankees," the sportswriter grouched good-humoredly. "We shoulda gotten you drunk first."

"That calls for another beer," Rosalie said, opening another bottle and handing it to Jack. The air was thick with smoke and alcohol fumes. The sportswriter and the old pressman started a rambling argument about the University of Alabama basketball team, which veered into a discussion of football and then for some reason turned to philosophy, with the sportswriter trying vainly to pronounce "existentialism."

"Time I went home," he said, glancing at his watch. "Got a long way to drive."

"Your wife'll give you hell," the older pressman said.

"Ah, fuck her." The sportswriter paused, pondered. "Everybody else does."

One by one the others left. "I should be going, too," Jack said.

"C'mon, stay a few minutes," Rosalie said, and patted the cushion beside her. "You're the only intelligent guy around here."

Since he was the only guy left, Jack thought, that wasn't much of a compliment. "I don't know, everyone seemed pretty intelligent to me," Jack said, sitting down with her and leaning against the wall. He felt her arm slip into the space behind his lower back.

"That's an illusion," Rosalie said, "nothin' but an illusion — it's all, what do the Hindus call it?" He realized she was pretty far gone.

"You're okay," he said.

"You're okay, too," she replied. "Are you gonna kiss me?"

When he woke the next morning in Rosalie's lumpy bed, her arm was slung across him, and she was snoring lightly.

His head ached and his mouth tasted foul. Church bells rang in the distance. He extricated himself as gently as he could from her generous body, pulled on his shorts

and trousers, and went to the bathroom and washed his face and rinsed his mouth.

He finished dressing quietly, found a pen and a scrap of paper, and left a note on her bedside table by the ashtray, where she would see it:

Enjoyed the party — enjoyed you. See you at work. Jack.

Well, it wasn't the Song of Songs, he thought, but it would do.

Professor Jo Ann Robinson was a trim, handsome woman in her early forties, Jack judged, with permed, short hair. She wore a light brown suit with a jacket over a white blouse, the very image of a college teacher. They sat in Professor Gate's modest, book-stocked living room, with his wife moving in and out bringing coffee and wine and sweets.

Jack was still a bit bleary-eyed from the night before, but a day of dozing and reading had restored him enough to listen attentively as Robinson somewhat hesitantly told the story of the beginning of the bus boycott. Like Gates, she had come from a farm family, the twelfth child, and the first to get a college education.

"When I first came to Montgomery to teach in '49, I drove a car, so I didn't have to ride the bus. But that first year, I wanted to fly to Cleveland to visit relatives for the holidays. I took my luggage out to the airport and stored it, then I drove back to town to store my car. I boarded a bus to go to the house of a friend who was going to drive me back to the airport.³

"There were only two other passengers in the bus, and I didn't know the law, and I sat down by mistake in the white section. I was absorbed in thinking what a wonderful time I'd have in Cleveland, and then the bus driver started yelling at me. Finally, I woke out of my daydream and looked up. He was standing nearly on top of me, ordering me to get up. He raised his hand, as if he were going to hit me.

"I was scared, and started crying and I got off that bus as fast as I could. Then I got mad. Here I was, just as good a person as he was, and better educated, and he

³ This account based on Jo Ann Robinson's memoir.

ordering me around like a dog. I cried all the way to Cleveland."

She seemed close to tears again, and Professor Gates' wife took a handkerchief from her dress pocket, but Robinson recovered.

"That incident on the bus made me aware of the problem. When I got back to Montgomery, I learned about the long history of bad treatment on the buses."

She became president of the Women's Political Council, a group of several hundred Negro professional women organized when the League of Women Voters refused to integrate. The Council pushed the city and the bus company to improve the bus system for colored people. They urged use of the Memphis system, where it was first come, first seated.

"Whites would sit from the front and colored folks from the rear, and nobody would have to move if the bus was full." The recital of demands moved her to rise and pace around the room.

"Our ultimate goal was integration, but that was too inflammatory a word. We've never used it. We've always spoken about better seating conditions.

"We fought for years to get the city and bus company's attention, and very little was done. That's when we started thinking about a boycott. We waited for a good opportunity — a really good case, and when Mr. Nixon called me that night, the first of December, about Mrs. Rosa Park's arrest, I decided it was time to act."

"Mr. Nixon?" asked Jack.

"E.D. Nixon. He's a Pullman porter, very active in the union, and he's Mr. Human Rights in this town. Everybody turns to him, and so did Mrs. Parks and her husband. E.D. told me they had agreed to mount a constitutional challenge to the segregation ordinance, and I was pleased at that, but I said I thought we should do more — take more direct action. And he agreed.

"That was a Thursday night. We decided that the buses should be boycotted on Monday to protest all the foot-dragging about improving the bus system."

She returned to her chair and closed her eyes. "It's been a long week," she said.

"More coffee?" Mrs. Gates asked, and Jo Ann nodded.

Jack and Gates asked for some, too. They sipped silently for a minute, and then Jo Ann leaned forward, setting her cup down.

"I wrote an announcement, and with the help of two students and John Cannon, chairman of the business department, we used the college's mimeograph machine to run off fifty thousand notices."

Doctor Gates went to a small desk in a corner and rummaged in a drawer. "I think I still have a copy." He handed the slip of paper to Jack.

Another Negro woman has been arrested and thrown in jail because she refused to get up out of her seat on the bus for a white person to sit down. . . . This has got to be stopped. Negroes have rights, too, for if Negroes did not ride the buses, they could not operate. Three-fourths of the riders are Negroes, yet we are arrested, or have to stand over empty seats. If we do not do something to stop these arrests, they will continue. The next time it may be you, or your daughter, or mother. This woman's case will come up on Monday. We are therefore asking every Negro to stay off the buses Monday to protest the arrest and trial . . .

"Of course, we reimbursed the college later for the paper we used," Robinson said with a quick smile after Jack had looked up from the worn page.

"After my eight o'clock class, my two students and I, along with members of the Women's Political Council, distributed the leaflets. We dropped off bundles of leaflets at schools, business places, storefronts, beauty parlors, beer halls, factories, you name it, asking people to distribute them. And they did. By that afternoon, just about every Negro in the city, young and old, knew the plan and was passing the word."

Jo Ann Robinson's eyes glowed at the memory. "Wow," said Jack. "That was tremendous."

"We'd been thinking and planning for years," Robinson said. "We were primed and ready to go." She picked up her coffee and sat back.

"The Negro ministers were meeting that Friday," Gates took up the tale. "Now they consider themselves, with considerable justification, the leaders of the colored folks of Montgomery. The Women's Political Council dropped off leaflets at their meeting, and the preachers read them and checked with their flocks and found that

folks were going to boycott with or without their approval. So they decided to get out in front of this movement, and they did."

"They preached support of the boycott that Sunday," Robinson said, "and reinforced what we were trying to do. Now, some of the preachers wanted to keep everything secret, but E.D. Nixon told them you can't keep a boycott secret, and he got word to the newspapers, which carried stories, and the television stations carried stories, and that ensured that even the most isolated Negro knew."

"And when Monday came," Mrs. Gates said suddenly, "I and everybody else stayed off the buses. Just a handful of colored folks rode the buses that day, and it sent the city government folks into conniptions — into conniptions," she repeated with satisfaction.

"We only planned on a one-day boycott," said Robinson, "but it was so successful, the people decided to continue it."

"The people," Jack said. "How did they decide that?"

"We had a mass meeting and prayer service that Monday night at Holt Street Baptist, six thousand people — with many of the ministers, Baptist, Methodist, Congregational, Catholic. The ministers preached and prayed, and the crowd was exhilarated over the success of the boycott. When the preachers asked them, 'Should we stop now?' the crowd shouted 'No! No!' So we've continued ever since."

"How did Doctor King get involved?" Jack asked.

"Have you met Doctor King?" Robinson asked.

"Not personally. But I went with Lenny Shaw to his house the night it got bombed, and I was tremendously impressed by how he handled that crowd. It could have gotten very ugly."

"I was there, too, and you're right. He's a natural leader — well educated, thoughtful, and inspired. Professor Gates and I go to his church, as do many of the college faculty.

"He was young, new to town, his wife had just given birth to their first child a month earlier, but E.D. Nixon had heard him speak and thought he would be the best person to lead the protest. So he went to him and asked him, and when E.D. asks you to do something, it takes a powerful person to say no. King prayed about it, and he

said yes. And at the Holt Street meeting, he was elected president of the Montgomery Improvement Association," Robinson said.

She smiled apologetically and glanced at her watch. "I should be going. I have an early class."

"Can I ask just one more question?" Jack asked.

"Of course."

"I've met one of your students, Alicia Simpson. She's a freshman."

Jo Ann Robinson's eyes lit up. "Alicia. She's very sharp, very talented. Writes poetry, sings in the chorus. She'll make a wonderful teacher some day."

"She said the Montgomery Improvement Association is thinking about forming a credit union or bank. I was interested, because my family's involved in credit unions."

"Yes, we're considering a credit union or savings bank," Robinson said. "I'm no economist, but the idea is to keep Negro wealth within the community, where it can build up the community."

"Right now, the city's economy is controlled by whites. They pay us, but then we go out and buy white merchandise, and the money flows right back into their hands. The white banks are reluctant to make loans to Negroes, and they don't make the kind of loans we most need or at rates we can afford."

"Some of the Negro churches have credit unions," Gates said. "We'd like to have one serving the whole colored community — through the Montgomery Improvement Association. Do you think it's possible?"

Jack shrugged. "I'm afraid I'm no expert — my mother is the credit union manager," he said. "There are various regulations about field of membership — common bond — that you have to deal with."

"Well, we'll have to see that you meet Doctor King," Robinson said. "He can ask you the right questions."

56 Ugly Business

The following week, the Parker's granddaughter, Alicia, invited Jack to attend a mass meeting at Holt Street Baptist. A warm front had moved up from the Gulf, bringing rain and then a near-balmy evening, and when he stopped to pick her up, she suggested they

walk. After the meeting, Jack tried to explain the effect it had had on him — the crowded pews, the warm and sweating people around them, the preaching, the prayers, the exclamations of "Amen," and "You tell `em, Brother," and most of all, the friendliness everyone had shown him. "People were so accepting," he said, as they walked toward her house, "even though I'm white. Did you hear that lady say she'd pray for me?"

Alicia laughed. "We colored folks, we pray at the drop of a hat."

"Do you pray a lot?"

She grew serious. "Yes, I do." She smiled again. "I pray for everything in this world — the butterflies, the sparrows — it doesn't take a lot of extra energy to pray for a white guy like you."

"You pray for me?"

She nodded and he saw her smile broaden in the light from a distant street lamp. "I'm guessing you need a fair amount of praying."

"Maybe I do," he said.

"Hey, honky, you botherin' that girl?" The voice jerked their attention toward the street and a junker Ford cruising slowly along beside them.

"No," Jack called back, his body tensing.

"He's my friend," Alicia said loudly, taking Jack by the arm, not so much affectionately but to reassure him.

"Why you need a white boy for a friend?" The man sounded drunk and belligerent. Jack started toward the car, but Alicia held him back. "You let me handle this."

She walked over to the curb and the car pulled to a halt. "He's just walking me home from the meeting," she said as she approached the driver's window. "Were you there?"

"I ain't goin' to no goddamn meeting. Girl, you stick with your own kind."

"He's my friend, and he isn't doing any harm. Now please leave us alone. If you don't, you've got all my relatives to deal with."

"Maybe he needs a little shave, like his nose. You don't like him so good then."

A voice from the passenger's side mumbled something.

The car pulled away with squealing wheels.

Alicia returned. Jack reached out and took her hand. She was trembling. He wasn't too steady himself. He realized he had been ready to fight, and what kind of fight could he have put up against someone with a knife or razor? He'd heard enough stories at the police station about cuttings in the Negro bars, seen the scars on inmates at the jail.

"You did well," he said.

"I did, didn't I?" she said, and he realized she was near tears. "I get so discouraged, when I run into someone like him — he's just mean and frustrated because of this goddamn system, and he's looking for someone to take it out on — you know, Miss Robinson told me Negro crime has been down since the boycott began. At least we're accomplishing that!"

He released her hand, and they continued walking, the mood of pleasure gone. And then the other car drove by, another junker, with someone shining a bright flashlight at them. The car disappeared down the street. A few minutes later, it reappeared, and a young, white voice drawled, "Hey, I want some of that nigger stuff, too."

Already on a hair-trigger, Jack whirled and strode toward the car. Something blobby lofted toward him. He tried to dodge it, but it struck against his arm, drenching him in a foul-smelling liquid.

"By-by, nigger-lover!" yelled the voice, and the car screeched away.

"What the hell . . ." Jack exclaimed.

"Oh, dear Lord," Alicia cried, running up to him. "It's those white boys again. They've been driving around at night, throwing bricks and water balloons at colored people." She sniffed and wrinkled her nose. "They got you with one filled with piss. Old piss, it smells like. I'm so sorry. It just hasn't been your night."

"Well," Jack said, "at least they didn't get you."

"And I thank you," she said, and then added with a grin, "You were a real Galahad. Let's get you home and into some clean clothes."

Her house wasn't far away. Jack stood on the porch in his befouled clothing while Alicia told an indignant Joe and Maudy Parker what had happened. Joe came out and handed him an old bathrobe to put on, and he undressed right there and put his wet clothing in a brown grocery bag the Parkers provided.

He bathed in a tiny bathroom with an ancient tub, and Joe brought him underclothes and work clothes to put on. They didn't fit very well, being too large around and too short for his height, but they would do for the time being.

"Son, I sure am sorry those white boys got you. They just don't understand nothing; they're ignorant and don't know better. I guess we got troublemakers, too. Somebody was throwing stones at a white girl the other day, I hear."

Joe shook his head, and Jack trailed after him into the living room. "You sit a spell," Maudy said. "You've had a rough evening. Alicia, play him one of your songs. One of the good songs, none of that trash you sometimes play."

Alicia took the guitar from the corner of the living room and tuned it, seated cross-legged on the bare floor. She sang:

*Mary, Mary, will you sit with me
Underneath the mulberry tree?
Your Mama can't know what she can't see
Underneath the mulberry tree.*

Maudy raised her eyes and sighed.

*Henry, Henry, see the bumblebee
sippin' from the mulberry tree?
I fear I'll get stung if I sit with thee
underneath the mulberry tree.*

*Mary, Mary, you are safe with me.
I'll be good, girl, just you see.
A kiss or two or maybe three
underneath the mulberry tree.*

*Henry, Henry, I will trust in thee,
but if I get stung beneath the tree,
we'll be married — or you'll be buried
underneath the mulberry tree.*

"Lord, Alicia, can't you sing a hymn once in a while?" her grandmother complained, but gran-granny in her rocking chair chuckled, and Joe himself couldn't com-

pletely repress a smile. And neither could Jack. "Where did that song come from?" he asked.

"I wrote it," Alicia said, and laughed. "I tried to persuade the college choir to sing it, but they wouldn't touch it with a ten-foot pole."

Jack would have loved to stay longer, but he was suddenly terribly tired. It had been a long and emotional evening. "I'd like to stay and hear some more of your songs, but I'd better get home. Joe, I appreciate the loan of the clothes. I'll get these back to you in a day or two."

"Take your time. There's no rush."

Alicia accompanied him out to the porch.

"You've got a lovely voice," he said. "And I really liked the song."

She look pleased and then gazed into the night. "I enjoyed this evening," she said. "You're good company."

They stood there silent for a moment. Then she said, with a grin, "I bet you've got a dozen girls competing for your attention."

"Not quite," he said. "How about you? Have you got a boyfriend?"

"Two or three," she said with a touch of loftiness. "They're good guys." She looked up and down at Jack. "Nobody tall as you, though."

He grinned. "I'd better go."

"You take care now."

"You, too."

He retrieved the brown bag, now damp and rather foul smelling itself, walked to his car, put the bag in the trunk, and unlocked the driver's door. He looked back at the porch, but Alicia had gone inside.

57 Marriage Questions

April came to Brighton Falls with a warm spell that finished breaking up the ice on the Indian River and swelled it with melt-water. Willows along the banks turned yellow; hazelnuts scattered their pollen tassels on the melting snow. Geese flew honking northward in great wavering V's. Farmers hung buckets on maples to collect the thin, sugary sap to boil down to syrup.

Nancy and the audit committee found and visited a possible vacant location for the new credit union office on the far west side of town, in a complex of shops run-

ning along a main road into a new development called Deer Park. The site was easily accessible by car, had space for parking and a drive-up window, and was within their budget. They signed an option to buy.

Nancy and the committee pored over architectural brochures, trying to agree on what the new credit union building should look like. Unfortunately, as they met with representatives of bank building firms, they became aware that their building budget did not allow for a structure of much distinction. One proposed design resembled a brick sewage pumping station with two Corinthian pillars by the front steps. Nobody was satisfied with that.

At the same time, Nancy was trying to fix on recommendations for equipment for the new space. The credit union used a speed-posting system to expedite record transactions by hand, but teller handwriting wasn't always what it should be, so Nancy wanted posting machines. Should they go with the National Cash Register posting machines, which promised "faster, accurate service, even during rush hours and pay days"? Or with the Burroughs Sensimatic, which "handles all your accounting jobs"?

And when her thoughts did turn from the perplexities of the new building, she worried about her marriage. Gerry was as busy and preoccupied as ever, and she herself seemed to have less and less time to spend with him the few hours he was free at night or on the weekends. They had not been intimate for weeks. The impulse to make love never seemed to strike both of them at the same time — it was always easier to turn on the TV or read or do work around the house.

She did not worry that Gerry was unfaithful — she trusted him, but she wondered whether he was attracted to the well-groomed secretaries at the plant, including his own assistant, Cornelia.

How was she supposed to compete with them — in her mid-forties, with hot flashes and irritable spells, and no time to really shop for nice clothes and a gradual expansion of her waistline. Sometimes she wondered if she shouldn't just be a nice stay-at-home wife ready to meet her hubby at the door with a slinky gown, a martini and a roast in the oven. How did Katherine Hepburn manage to work and be glamorous at the same time?

She need not have worried about Cornelia. Gerry had never felt any amorous impulses toward his efficient, bespectacled secretary with the pictures of her husband and two grade-schoolers prominently displayed on her desk like wolf scent to mark territory against intruders. Cornelia left promptly at four-thirty to be at home when her children arrived from school.

Nancy might more properly have worried about Marcia Gervasi, who continued to attract his curiosity with her frequent after-hours work. He wondered if she was staying around because he was. Was she following a plan? No, that seemed ridiculous. But there she was, typing or scribbling away in her office. And she was not bad-looking, slender but rounded in the right places.

She came from one of the Italian families in town, with the olive skin and dark hair and eyes, and a certain sensuousness about her, although she was never demonstratively sexy, even during the annual plant Christmas party, when more than one secretary and executive managed to secrete themselves in the file room for a few stolen kisses or worse.

He sighed, poured himself another cup of coffee, and returned to the reports he was reading, but listening with part of his mind to the tap-tap-tapping of Marcia's typewriter.

Jack's challenge in Montgomery was Osbourne's secretary, ethereal Trish.

Spring, which was tentative in central western Wisconsin, was in full rush in Montgomery, bringing magnolias, honeysuckle, and fruit trees into bloom. They stood outside the motion picture theater, having just seen "Marty" with Earnest Borgnine.

"I wish you would have told me you'd already seen it," Jack said with a touch of irritation.

"Does it matter?" she asked artlessly. "I mean, you wanted to see it, didn't you?"

"Yes, but . . ." He shrugged and they walked toward his car. Trish seemed to have no will of her own — except when it came to preserving her virtue. She promised much, but . . .

As if to underline the word "promise," she slipped her hand into his. They passed a Negro youth standing

at the corner, who followed them with his gaze but did not move.

She shivered. "That makes me feel so, so creepy, having a nigger look at me."

"You're a pretty girl."

"Ugh. I wouldn't ever even think about anything like that."

"Why not?"

She shivered again. "I don't want to talk about it. I just think it's too bad we brought them over from Africa in the first place. Why don't they go back there?"

"Because they're Americans." Jack was getting his entertainment where he could. "The Africans wouldn't want them back even if they wanted to go — which they don't."

"Do we have to talk about this?"

"No," he relented. She guided his hand around her waist and snuggled in close.

"You want to go home?" he asked.

"Not just yet." She lived with her parents, who, according to her account, were two of the most boring people on earth who did nothing in the evening but sit around watching TV.

"How about something to eat?"

"I'm not hungry," she replied.

"Want to drive around?"

"Sure."

They drove with the car windows down to let in the sweet night air. Tender is the night, Jack thought. He had read of Zelda Fitzgerald, the Montgomery girl F. Scott had married. She had been the epitome of the "flapper girl" of the 1920s, but unstable. After Scott's death, she had died in an insane asylum fire. He felt a sudden sadness for Trish. What did life hold for her? He hoped her Air Force boyfriend was a good man.

They parked in a semi-rural area on the edge of town and necked for an hour, but Trish successfully pushed off any further advance. He drove her home. She didn't want her folks to know she was dating a Yankee apparently; she always asked to be picked up and dropped off at the curb.

He watched her let herself into the neat, white colonial column ranch house with the Negro jockey in the

front yard. He thought again of Zelda, and frustration and loneliness washed over him.

He pulled into a service station and phoned Rosalie Ackers. "Did I wake you up?" he asked.

"No. I was just gettin' ready to go to bed, though."

"Well, I won't bother you."

"You been out with Trish?"

"Yeh."

She laughed. "Come on over." She even understood about Zelda. He spent the night at her place.

58 Less Is More

The Chronicle's corpulent editor-in-chief, William Osbourne, launched a series of editorial columns under the heading "Up North," about racial injustice in the north. The columns spoke of northern newspapers' reluctance to publish Negro news or photos, of racial housing practices that kept communities free of colored people, of race riots. The theme stimulated and irritated Jack enough to send an opinion piece to the Daily Cardinal, the student newspaper at the University of Wisconsin, to which he had already submitted occasional articles and columns on the situation in Montgomery.

Osbourne is in many ways an excellent editor-in-chief. He and his staff are giving the bus boycott and the events around it reasonably accurate and unbiased coverage. But editorially, he has shown little courage, perhaps because he is too deeply immersed, himself, in southern culture to see the grave injustice of the whole system of segregation, where tranquility is maintained at the price of the freedom of a large part of the population.

The columns have highlighted some interesting and useful information about northern intolerance, and have won a certain amount of praise from the northern press. But it is basically the pot calling the kettle black, and shows little backbone on the part of Osbourne, who could be calling for change at home, at the risk of losing advertising, rather than winning the plaudits of segregationists by pointing the finger at distant parts of the country. Of course, the same thing could be said of the northern press with its focus on the South.

Osbourne apparently sees himself as a crusader, but he is leading his crusade in the wrong direction at the wrong time.

After Jack mailed the piece, he began having second thoughts about the ethics or wisdom of attacking his employer in print. But he reassured himself that Osbourne was unlikely ever to learn of it or be affected by it.

"Look, if your building budget doesn't give you much to work with, why don't we build together?" Lillian Thomas asked Nancy, as they stood outside Meier's Fine Clothing in late April, with a few wisps of snow drifting down from a chilly sky. The street was clear though, and the snow at the curbs was almost gone.

"What do you mean?"

"I think we're going to build, too. Is there enough room on your lot for a double building? I mean, a single building holding two places?"

"There probably is."

"Then we could combine building budgets and maybe get something a little fancier than either of us could get on our own."

"Well, that's an idea," Nancy exclaimed. "But I'd have to sell it to my board."

"I'll talk to Rudolph about it. I'm pretty sure he'd go along. I mean, wouldn't it be great if the credit union and store stayed together out on the west side?"

"Lillian, you're a genius."

"I know," Lillian said with satisfaction.

Henry and the board were reluctant to give up sole control of the building and its design, but Rudolph Meier came to the May meeting and talked knowledgeably about a joint corporation that would own the building, from which the two businesses would lease space. He even had his own architect, a young man from Minneapolis, who rolled out an artistic rendering of a possible building — a low, modern but welcoming structure with a great deal of plate glass and a landscaped parking area with islands of trees. The architect had studied in Illinois with Ludwig Mies van der Rohe, the famous architect who had emigrated from Germany in 1937 to the United States, where he became known for his dictum "less is more."

"This design combines economy with beauty and elegance," the young man said. "Everything's hung on a steel framework. You can move interior walls about to suit your needs, because they aren't bearing any load. It will put you right at the forefront of architecture here in the Midwest."

Who could resist being in the forefront? None of the other architects and building firms had promised that. Before the evening was over, the board had tentatively approved a joint venture with Rudolph Meier, with the architect expected to come up with a final budget and a list of general contractors able to handle this type of construction.

Nancy overheard Meier speaking to the architect after the meeting. "Young man, the roof must not leak the way those Frank Lloyd Wright roofs leak."

The architect vowed it would not. "We'll double seal it."

"Remember, this is snow country."

"Mr. Meier, I live in Minneapolis. I know about snow."

"Good."

Gerry wandered into Marcia Gervasi's office at eight that night. She looked up from the advertising spreads she was proofing. "I'm worried about you," he said, and she raised her eyebrows quizzically. "I worry about that kid of yours."

"Mr. Hauser, please let me do my own worrying."

"Fair enough."

She bent her head again to the advertising proofs. After a minute of silence, she raised her head again. "I'm sorry, Mr. Hauser. Is there something else you want?"

He cleared his throat. "I don't think Ray Peterson's paying you enough, considering the time you put in. It must be hard raising a daughter on your own."

"I manage. Not that I couldn't use more pay." Her head bent to her work, but then she looked at him again. "What do you want?"

"I want you to get that raise."

She glanced down at the proofs, sighed. Then she rolled her chair back, not speaking. Her hand went to the top button of her blouse, lingered there a moment, then unbuttoned it. He watched as she unbuttoned the blouse further, exposing a white bra.

"Hell, Mrs. Gervasi. Don't do that. I'll see you get a raise."

He turned abruptly, strode out of the room.

59 An Interview with King

Jack finally got his interview with Martin Luther King, arranged by Jo Ann Robinson. He drove up to the parsonage. The front window had been repaired but the bleak scar in the tile floor of the porch remained.

He really wasn't sure it would be a profitable interview. Mrs. Robinson had told him King wanted to find out more about his mother's credit union, but he certainly couldn't pass for an expert on the subject. He wished he had joined his sister Gina in some of her classes on cooperatives.

And he wasn't sure what he wanted to ask King. He had seen him that night of the bombing. He had heard him address the meeting he and Alicia had attended at Holt Baptist. He should ask penetrating questions that would illuminate the boycott situation and King's own role in it.

But what he wanted more than anything was to ask him — what? Where this young minister, little older than Jack, received his drive, his dedication? How did someone like King reconcile reason with what Jack regarded as the irrationality and superstition of organized religion? Did King regard himself as a vessel of God? But a reporter didn't ask such questions — or did he?

The interview was taking place on a muggy evening in May at King's home, a few days after the Montgomery Improvement Association attorneys had argued before three circuit judges at the federal court house against the constitutionality of the city's segregation ordinances. Perhaps he could start with questions about that. As it turned out, the boycott or the court case never really came up. King welcomed him with a firm handshake. "Good to see you, Mr. Hauser. I'm told you're a friend of the movement."

Up close, he was considerably shorter than Jack, about five foot seven.

"I guess I am — though as a reporter, I'm supposed to be neutral," Jack responded.

"That's all we need from the press, Mr. Hauser — just fair reporting. But I'm also told you know something about credit unions."

Jack shook his head. "I'm no expert. I've worked part-time in my mother's credit union — she manages a community credit union up in Wisconsin. And my grandfather started a credit union in the machine shop where he works. So I suppose you can say we're a credit union family. In the blood. But — again, I'm no expert."

King smiled and invited him to sit down. From the rear of the house, Jack heard King's wife, Coretta, softly singing a lullaby. "I understand your wife planned to be a singer."

King laughed. "She's got a beautiful voice. She would have had a great career. But she managed to get married to a minister, and her life veered off on another track. Same as mine did, I suppose, when we came to Montgomery. I wasn't planning to lead any movement, just be a good minister. But God had other plans, and now we're both moving on a different track — and where it leads, we don't know."

There was a knock on the door, and King rose to answer it. Two men, both neatly dressed in dark suits, entered. King introduced them. "I've appointed a committee to look at the idea of a credit union. I thought these gentlemen from the committee should be here to listen to what you say."

Again, Jack made his protestations. One of the men, an elderly accountant, shook his head and said: "Son, we know the mechanics of a credit union. We got the materials from the federal folks. But what we need to know is, the spirit."

Jack wasn't quite sure what he meant. "Well, a credit union is based on a different idea from most businesses," he said. "If that's what you mean. Most businesses are based on competition with other businesses, and profit for the owners. A credit union is a voluntary organization, like a club, set up for the benefit of its members. They're the owners, they get to choose the directors and decide where the credit union is going."

The two committee members nodded.

"I mean, don't get me wrong," Jack continued. "A credit union is a business. My mother's credit union makes loans to members, and it has to have a good idea

that they'll repay the loans, or else the credit union goes out of business.

"She told me once about a credit union organized by our church years ago. They didn't pay attention to the business end, and they wound up being liquidated by the banking authorities because they were so deep in debt."

"What church was that?" King asked.

"Saint Mary's Catholic Church in Brighton Falls, Wisconsin — well, you know that a lot of churches have good credit unions, it's just that they have to be run like businesses, not charities."

Coretta King emerged from the back of the house. She nodded and smiled at Jack. "Yolanda's asleep, Mike. Would you like me to fix some coffee?"

"That sounds good," King said, removing his suit jacket and laying it neatly folded over the arm of the chair in which he was sitting. He had caught Jack's curious glance when Coretta called him "Mike," and he chuckled. "You should know, I was born Michael Luther King, after my father. When I was growing up, my friends called me Mike. Later on, my father and I decided we liked the name Martin Luther better, and we've gone by that since."

"Mr. Hauser, do you see a difference between a state and a federal charter?" the elderly man asked.

"It depends on the state. In Wisconsin, we've got a good credit union law, and only a few credit unions feel the need for a federal charter. I don't know what the law is here in Alabama. Usually, when you're ready to apply for a charter, you decide which law best fits what you want to accomplish."

The elderly man chuckled. "I think we stand a better chance with the federal authorities than the state ones. This state is so steeped in racial injustice, I don't think the Montgomery Improvement Association would stand a chance of getting a charter approved for a credit union."

King joined in the laughter. "Of course, there's no guarantee we'll get justice from federal regulators, either."

The discussion about credit unions continued as Coretta King brought in coffee and served it. She joined the conversation, as articulate as her husband. Jack emphasized the factor of cooperation.

"One of the things that helps credit unions is that we cooperate with each other. We exchange ideas at our local chapter meetings — I've attended a few of those with my mother — and at our state league meetings, and at the national level. Everyone works together to help each other succeed. The Darwinian idea of survival of the fittest or devil take the hindmost doesn't rule our thinking."

"I like that," Mrs. King said.

"Cooperation has always been a powerful force among our people," King said. "It probably goes all the way back to Africa. It's our way of gaining some economic power. I believe Jo Ann Robinson talked to you about it a bit — we need to keep Negro money, Negro capital, circulating in the Negro community, where it can be invested in our own enterprises."

"That's one of the great things about a credit union," Jack agreed. "Members pool their savings. They take them out of the cookie jars and from under the mattress, and put them to productive use in the community."

The talk about credit unions continued for another thirty minutes. Jack felt he was learning more from the Kings and the two committee members than he was contributing, but the group seemed satisfied when the committee members rose to leave.

"Stay a few minutes," King invited Jack, and Mrs. King poured him another cup of coffee. They sat silently for a few moments, King regarding Jack with a gentle gaze. "Is there something you want to ask me?" he said quietly.

"I'm not sure . . ."

King smiled. "You have the look strangers get sometimes on the bus or the train when I tell them I'm a minister. Quite often, they have a spiritual question but are embarrassed to ask."

Jack flushed and looked down at his coffee. Mrs. King rose. "I have some things to do in the kitchen," she said, and left.

"You've been raised a Catholic, I take it?"

Jack nodded.

"A very different tradition from mine. We Baptists don't have any pope or bishops. Each congregation is independent. But I think whether a person is Catholic or Baptist, God has something to say to them."

"I'm afraid I'm not a believer — or not much of a believer."

"Jack — can I call you Jack?"

Jack nodded.

"You're not alone. I started doubting when I was a youngster," King said. "College only intensified those doubts. It's natural. It's something you work through on your way. At some point, you decide reason can only take you so far, and you choose."

"Choose?"

"Whether to live completely in the material world of logic and science, and reject anything that can't be proved, or look beyond to the mysteries that reason can't touch — mysteries like love, and that yearning the heart feels for God."

King leaned back, and Jack noticed the lines of weariness on that young face, and realized how much strain King — and his wife — must be under.

"I don't mean you reject reason — it's a tool, like a shovel, that enables you to get a job done. Theologians use reason to study the Bible and try to figure out what God wants from us. They often disagree. But in the end, I think Jesus spelled it out pretty clearly."

He straightened. "Jesus preached that we should love God — that's what I preach. He preached love your neighbor — and that's what I preach. He preached turn the other cheek — and that's what I preach."

King regarded Jack with a great kindness. "I am convinced that there is a loving God who works in the world for justice. If you have a hunger in your heart to know Him, don't be distracted by the dogmas either of the churchmen or the scientists, don't be distracted by people who claim to have the truth and everyone else is wrong. Go directly to God. Ask Him what He wants from you, ask Him to help you do what is right, ask Him to comfort you in your lonely or hurt hours."

For some reason, Jack thought of Alicia saying, "I pray for everything in this world — the butterflies, the sparrows — it doesn't take a lot of extra energy to pray for a white guy like you."

"This sounds impertinent, Doctor King, but do you feel you're in touch with God?"

King smiled. "Not always. But at times, I sense Him reaching out to me. You know, after the boycott was un-

der way, Coretta and I received a lot of hate calls. I remember, I had just hung up after a call. At that moment I experienced the presence of God as I had never experienced Him before. It seemed as though I could hear the quiet assurance of an inner voice saying: "Stand up for righteousness, stand up for truth; and God will be at your side forever."

King drew in a deep breath and released it, and Jack realized he had been holding his own breath, and let it out. The preacher rose, and Jack stood, too, and they shook hands. "Don't stop searching, Jack."

"Thank you for your time, Doctor King."

King led him to the door, one hand on Jack's back, and opened the door for him. "Goodnight, Jack. I've enjoyed our visit."

Jack started to say something, but his throat was tight. He just nodded, and walked out on the porch. He stood there, hearing the door close, listening to a night bird call. On the sidewalk, he glanced up at the great roof of the world, the vault of stars.

60 The Quarrel

The quarrel might not have started if Nancy had been rested and feeling well, but she was not. Her head and body ached, she was having a hot flash, and Gerry was late for supper after she had prepared one of his favorite dishes, roast beef. The dining room table was set with their best linen, silver, and crystal; white candles stood unlit; she had a bottle of red wine chilling in a silver ice bucket; and the roast, scalloped potatoes, and vegetables were being kept warm in the oven.

Meanwhile, she had taken two aspirin, munched on salted peanuts until her appetite was gone, and drunk a beer, which succeeded in making her feel even more tired and grouchy.

Gerry came home rather more cheerful than his wife. "Something good is cooking," he said with an appreciative sniff, which would have been welcomed an hour earlier but now grated on Nancy's nerves.

"Something that used to be good is now drying out in the oven," Nancy snapped from her recumbent position on the couch. "Damn it, Gerry, why didn't you phone me?"

"Oh, Jesus, I meant to, but it slipped my mind. Do you know what happened today?"

"What?"

"The Mayor called and asked me if I'd be interested in being appointed to a vacancy on the City Council."

"Well, that's all we need."

"What do you mean?"

"You're already late most of the week — now you're proposing to add City Council duties to your responsibilities?"

By this time, Gerry was tuning in. "I didn't say I accepted," he said. "But it is an honor to be asked."

"I'm sure it is. But you've got enough honors, Gerry. You're about to become president of the company — we both know that. How you can even think about another reason to stay away from home . . ."

"Listen," he said defensively. "You're away from home as much as I am — with all those evening meetings. Think about quitting your job and maybe I'd work harder to get home early."

"What is that supposed to mean?"

"Have you noticed? We haven't — we haven't made love for weeks. Every time I come close, you say you're tired, you're not in the mood. What the hell am I supposed to do?"

"You could try to be a little more loving and considerate, and then I might be in the mood. I'm sorry, Gerry, but lovemaking is more than wham, bam, excuse me Sam."

"I am loving and considerate."

"Maybe to your secretary. Not to me."

"What does my secretary have to do with it?"

Nancy was a little confused herself on this point, so she rose and went into the kitchen and opened another beer. She expected Gerry to follow her, and when he did not, her anger increased. She sat down at the kitchen table and stared at the electric clock hanging on the wall. Her life was ticking away, and what did she have to show for it? A big empty house, a lonely heart, a — Mary, Joseph, and Jesus, she was beginning to sound like a country-western song.

She laughed at herself, and then began crying silently, tears streaming down her face.

She felt Gerry's hands on her shoulders, and shook them off. "Don't try to pacify me," she said.

He went into the dining room and looked at the table set with the linens and crystal, the silver. He took out his lighter and lit the candles, opened the wine, and poured two goblets. He took the meal out of the oven and placed the dishes on ceramic hot pads on the tablecloth.

"Dinner's ready," he said, and sat down.

After a few minutes, Nancy appeared, red-eyed but no longer weeping. She sat down. "Do you want to say grace?" he asked.

"No, you do it."

"Heavenly father, grant us thy grace to love thee above all others, and to love our neighbors as ourselves. In Jesus' name, Amen."

He passed her the roast beef, the potatoes, the lima beans.

61 The Hospital

Nancy's aches and tiredness turned into a spring cold, but one that deepened into pure misery. Doctors no longer made house calls; Nancy drove to the clinic, coughing and wheezing until her chest hurt. Doctor Samuels took her temperature, blood pressure and pulse, listened to her chest, and shook his head. "This is more than a cold," he said. "You're running a temperature. Your lungs are congested. It may be pneumonia."

Another fit of coughing seized her.

"I want to put you into the hospital for an x-ray and observation, and give you a good rest," he said.

"But I'm needed at work."

"Mrs. Hauser, this can be very serious unless you take care of yourself. Your credit union can get along without you for a while."

He looked at her with the authority of a pipe smoker who did not inhale, although the habit had yellowed his teeth. "Your smoking is catching up with you, Mrs. Hauser. Your lungs are not in good enough shape to resist infection.

"We've got to take care of you. Now go home, pack a suitcase, and report to the hospital. I'll give them a ring and let them know I'm admitting you. And incidentally, no more cigarettes for a while."

How am I supposed to get along without smoking? Nancy thought. She called Gerry from the clinic lobby. He insisted on coming over and driving her home to pack, and then to the hospital.

"A private room," he told the receptionist as Nancy sat miserably waiting to be admitted. A nurse brought a wheelchair, and Nancy was bundled into it with her suitcase in her lap and taken to the third floor where the single rooms looked out over the city.

"Have you got any blackberry brandy?" Nancy wheezed as the nurse helped her undress and slip into a hospital gown. The nurse, a thin, homely woman whose brown hair frizzed out from her white cap, chuckled. "No, but the doctor will give you something for that cough. You're the credit union lady, aren't you? You talked at our credit union annual meeting last year."

"Do people still call me that?"

"They sure do, Mrs. Hauser. They sure do."

The U.S. District Court for the Middle District of Alabama on June 19 ruled 2-1 that the Montgomery bus segregation ordinance violated the 14th Amendment to the Constitution.

Lenny Shaw called Jack into the editorial conference room and closed the door. He seemed almost morose. Jack wasn't sure what was going to happen. Was he going to get a raise — a promotion? Or was Lenny displeased with him for some reason?

Lenny had a copy of The New York Times folded in his hand.

"You've been a good reporter, young Yankee," the lanky city editor said with his thumb and forefinger stroking his mustache. And lapsed into silence. After a long moment, he roused himself. "You know, there is a grand total of about two subscribers to the New York Times in Alabama. One of them is our esteemed editor-in-chief, Bill Osbourne."

Jack tried to think of an appropriate response.

"Bill wasn't thrilled to read your opinion of him."

"My opinion of him?"

Lenny thrust the paper at Jack. A paragraph was circled in a column on the editorial page.

The crusade by the Morning Chronicle, a personal project launched by William Osbourne to expose the evils

of discrimination in the North, seems to this writer an attempt to distract attention from the very real and pressing issue of bus segregation and racial bigotry in Montgomery.

As one staff member of the Chronicle puts it: "Osbourne is in many ways an excellent editor-in-chief. He and his staff are giving the bus boycott and the events around it reasonably accurate and unbiased coverage. But editorially, he has shown little courage, perhaps because he is too deeply immersed, himself, in southern culture to see the grave injustice of the whole system of segregation, where tranquility is maintained at the price of the freedom of a large part of the population. The columns have highlighted some interesting and useful information about northern intolerance, and have won a certain amount of praise from the northern press. But it is basically the pot calling the kettle black"

Jack felt his face burn and sweat dampen his arm-pits. "Where did they get this?"

"The writer, Mark Avery, is a University of Wisconsin graduate. He still subscribes to their student newspaper, the Daily Cardinal, which ran a column you wrote. Avery had the courtesy not to give me your name, but did say he got the quote from the Cardinal — and you're the only writer on the staff with any connection to the UW. Bill Osbourne's a reasonable man, young Yankee, with a good deal of kindness, but one thing he insists on is loyalty."

"Well, I'd better apologize to him. I never intended to hurt his feelings."

Lenny shook his head. "It's too late for apologies. Bill and I both think you'd better find a job someplace else, or go back to school. I'd like you to clean out your desk tonight. I'll give you two weeks' pay in lieu of notice."

"Lenny, I'm sorry. It was stupid. You're right. It was disloyal to criticize Bill while I was on his payroll."

Lenny sighed and shook his head. "You'll do all right, young Yankee. I'll write you a recommendation, if you want."

Jack slowly rose, and shook Lenny's hand. "I still think I'll apologize to Bill." And he did. Osbourne was gracious, as always, which only made Jack feel worse. Tricia did not look at Jack as he entered or left Osbourne's office.

The grapevine spread the news rapidly, so that by the time Jack left late that afternoon, carrying a small box of his personal and professional gear, people were averting their eyes and avoiding speaking to him, not so much in disapproval, but with the awkwardness of people visiting a dying patient.

Rosalie was the only one who actually approached him, to invite him to eat at the diner with her. As she worked on her fried chicken — he had never seen her order anything else — he explained the circumstances of his firing. She commiserated — sort of. "Well, young Yankee, you'll learn to keep your ass out of the line of fire."

"I'm now fully educated."

She sniffed and picked up another piece of chicken. "Want to come over tonight?"

"I don't know. I don't know what I'm going to do. I can't see hanging around Montgomery much longer."

"I'm going to miss you, you know."

"I'll miss you, too."

She reached over to rub Jack's back. "Let me see you before you go, okay?"

62 Homecoming

When Rosalie left the diner, Jack felt the crush of what had happened. He closed his eyes and rested his forehead in his hands.

"You all right?" the waitress asked.

"Yeh, I'm all right."

He picked up the box of effects and returned to his rooming house. He lay on his bed staring at the ceiling for a while, sighed, and went to the pay phone at the end of the hall.

His father answered.

"Hi, Dad."

"Jack. Good to hear from you. Everything all right?"

Jack was silent for a moment, then said reluctantly. "Well, no. I got — laid off today."

"Laid off? Some kind of employee cutback?"

"No. Fired is the more accurate word. I did something stupid that pissed off the editor-in-chief, and I don't blame him." Jack explained the circumstances, wondering what his father's reaction would be. His dad was

sometimes understanding, at other times disapproving of even small missteps.

"Well, it may be for the best," his father said unexpectedly. "Your mother's in the hospital. Nothing really serious — but it would cheer her up immensely if you could come home."

"In the hospital?"

"She has a bad cold, and it's turned into pneumonia. They've pumped her full of drugs, and they expect she'll be just fine in a few days."

"I need to wind up some things, but I'll be home in two or three days. How are you holding up, Dad?"

It was a curious question, he realized. He had never before worried about his father "holding up." His father was this mechanical man who left early for work and returned home late. But some undercurrent in his father's voice prompted the query.

"Oh, I'm doing just fine. When your mother gets out of the hospital, I'll take a few days off work so I can look after her."

That was something new. "Well, maybe by that time, I'll be home and I can look after her."

"Jack . . ."

"Yeh, Dad?"

"You know, your mother and I love you."

Something more new. His father sounded almost close to crying.

"I love you, too, Dad. I'll be home soon."

He felt he had to make at least two more calls. He called Professor Gates, who sounded faintly amused when Jack described the situation. "I'm sorry Bill Osbourne is so thin-skinned. He's not a bad sort, as far as I can tell, but in the long run, he's going to be ineffectual. You going to stick around?"

"No, I don't think so. I've got enough material to more than fulfill my course requirement. I need to get back. I just learned my mother's ill, and I think I should head home."

"I'm sorry to hear that. Nothing serious I hope?"

"It's pneumonia, but they say it isn't serious."

"Well, she raised a fine young man. I think you'll go far. I wish you luck."

"Thank you. I hope the boycott turns out well."

"I'm feeling better about it. I think the tide's running our way. The South — the nation as a whole — is in for a real shaking up over the next few years. I can sense it in the air. All of us have been shackled to this system for too long; it isn't doing the whites any good, and it sure as hell isn't doing the colored folks any good."

Jack's next call, made with some reluctance, was to the Parkers. Mrs. Parker answered. He explained that his mother was ill and that he was going to return to school.

"Well, I sure hope everything turns out well for your Mom and you, Jack. Why don't you come over to supper tomorrow night before you go? Alicia will want to say goodbye."

"Well — sure, I'd like to say goodbye, too. To all of you. You've been good friends to me."

"Then we'll see you about seven tomorrow."

As he hung up, he thought he heard Alicia's voice in the background. "He's leavin'?"

The evening did not go well. The older Parkers were warm and friendly, and he tried to be cheerful, but his spirit failed him. He had been homesick off and on through his stay in Montgomery — now he realized that he might be at least a little homesick for Alabama once he was back in Wisconsin.

Alicia looked moody, though she, too, was trying to make light conversation. "I'm getting a poem published in our student magazine," she said.

"That's great. Do you have a copy I could read?" he asked.

She shook her head. "Don't have one here. Maybe I could send it to you."

"I'd appreciate that. I'll give you my address. My folks' address, actually. I don't have my own at the moment."

Conversation continued to flag as they sat in the small living room with the Franklin stove and the radio. "Well, I guess I'd better head home and pack my things. I've got a long way to drive," he said.

"You're going to give me your address," Alicia said. She jumped to her feet and went into the back of the house and emerged with a pen and a sheet of paper. He wrote down the address of his parents in Brighton Falls.

He shook hands all around, starting with granny and proceeding to the elder Parkers. Alicia took his hand, but didn't let go immediately. "I'll walk you out," she said.

They stood on the porch in the late twilight, the scent of flowers filling the air.

"I'm sorry you have to go so soon," she said.

"Well, I'll miss all of you," he replied.

She looked around the neighborhood, as if checking to see if anyone was in sight. Nobody was. She glanced up at him, with a half-mischievous, half-embarrassed smile. "Can you do me a favor?"

"Sure."

"I've been curious how it would be to kiss a white boy."

"I imagine it's not all that much different."

She shook her head impatiently. "Miss Robinson says concrete particulars are more significant than generalities."

"Oh, well, in that case . . ."

He leaned down and pressed his lips against hers. Her hands moved up to encompass his face.

"You're right, it's not all that different," she said finally.

"How about this?"

He kissed her more forcefully, and they held each other tightly.

"Well, that was definitely more of a concrete particular," she said as they moved reluctantly apart. "I'll have to do some comparing and contrasting, though. Maybe I'll let you know when I send you that poem."

"It's been really good knowing you, Alicia." He gave her small frame a last enfolding and went down the steps and walked quickly to his car. He turned as he opened the car door, and saw her still standing there, her hand half-lifted in a wave.

He spent that night with Rosalie, his possessions all packed in his car parked in front of her apartment house.

The next morning, she fixed him eggs and toast and orange juice. She had a bowl of cold cereal and milk, then a cup of coffee, and sat and smoked and watched him as he finished his food.

"Thank you," he said. "For everything."

"Listen, I ought to thank you. You entered this poor, lonely divorcee's life and made her happy for a little while."

He glanced at her. She had a smile on her lips.

"Yeh, well, you made this desert blossom like a rose."

"Yes, indeedy, you did blossom."

He cleared his throat. "Let me wash the breakfast things."

They stood side by side at the sink, she soaping and rinsing the dishes, handing them to him to dry and place on the sideboard. It gave him a strange sense of domesticity. Ordinarily, she walked to work but he dropped her off at the Chronicle building.

"Good luck," she said, kissed him quickly, and got out of the car. He watched her walk into the building, feeling loss that he would not be returning to the newsroom — or to her.

He started the drive north.

63 Stumpy Says So Long

On the second day of Nancy's stay in the hospital, Hank told her that Stumpy Peterson was also in Memorial. "I hesitated to bother you with this, but he could go at any time," he said. "Stumpy probably would appreciate a visit from you."

Stumpy had retired several years ago. Hank had told her months before that Stumpy was ill, but he didn't know exactly what was wrong with him. They guessed cancer, because Stumpy's family was reluctant to discuss the illness. Nancy had paid a visit to Stumpy at home, and he had appeared fairly strong. When she saw him now, before regular visiting hours, she thought of the expression "a husk of his former self." He lay shrunken and gray-faced, with an oxygen tube in his nostrils and an IV in his arm. His eyes lit up, and he smiled when he saw her standing in the doorway in her hospital robe.

"How are you doing?" she asked.

"Not so good, Nancy," he murmured. "Hank told me you were here. How're you doing?"

"I'm getting better."

"That's good." Stumpy coughed, a wheezing, gurgling sound. She sat down in the chair next to his bed, and took his hand. "I'm sorry you're ill. Really sorry. I've been praying for you."

"I guess I can tell you. I ain't going to last much longer. The big C. My wife don't like me saying so, she thinks just saying it will bring it on faster." He coughed again. "But that's cow flop, you know."

"This must be tough for you - and for her."

"Yeh, well, it's okay. The guy upstairs, maybe he needs some custom work done."

She tried to smile.

"Stumpy, I want to tell you — I hope you get better. But if you don't — if the worst happens — I'm going to miss you. I know Papa will. And so many others."

Her eyes misted, and she could see moisture in his.

"I appreciate that, Nancy. And even if Heaven turns out to be as wonderful as they say it is, I'm going to miss all of you back here."

"I want to thank you, Stumpy, for all the good you've done us. Papa has always depended on you at the plant. And helping him start the credit union. You've done so much for people."

"You think so?"

"I know so."

He smiled then, and closed his eyes for a moment. "It's good to hear that, Nancy. I figure the credit union's done more for me than I've done for it. But maybe you better go now. I'm pretty tired, just don't have it any longer."

She stood, leaned over and kissed his forehead, and left. He died the following day.

"Do you think the doctor's being honest?" Gina asked as she and her twin, Jack, waited in the hospital lobby for evening visiting hours to begin. She had visited her mother the previous evening, and Nancy had appeared to be so pale, her face thinner, older, not just from the illness but from sorrow over Stumpy's death.

"I don't know," Jack replied.

"I just don't trust doctors," Gina said, and he realized how worried she was. "They're always dodging my questions."

She was not as tall as Jack, but she was rangy, with a natural athleticism. Like Jack, she had inherited her father's dark hair and eyes. She had put her long hair in a ponytail.

The wall clock showed 7 p.m., and a nurse came through to announce that visiting hours lasted from 7 to 9 p.m. Their mother was sitting up in bed finishing her supper from a tray when they came in.

"Jack! You're back!" To Gina, her mother looked and sounded a little stronger. She had put on lipstick and a bit of rouge. But Jack, who hadn't seen her before, was shocked at how worn and pale his mother looked.

Gina and Jack hugged her and pulled up chairs near the bed. "Dad's coming over later," Jack said. "He's trying to catch up at the plant."

"He's been great," Nancy said, looking fondly at her two children — really adults now, she saw.

"He told me that it wasn't until you got sick that he realized you weren't immortal," Gina said. "I think he's really scared about losing you."

"You know, I'm feeling a lot better, especially with you two here." Nancy gestured at the bedside stand and the book Jack had given them for Christmas, *The Man in a Gray Flannel Suit*. "I may even be able to finish reading this before I go home. I kept getting interrupted before."

"That's wonderful, Mom," Jack said. "But don't feel you need to read it now unless you really want to — lots of time for that."

Nancy sighed and stroked the jacket of the book. "Not really. That's the problem. You know, I was a reader when I was young. I loved books, all kinds of books. I spent many happy hours in the library downtown. But since then — I don't know, life has just gotten too crowded. It's too easy to plop myself down in front of the TV and fall asleep there."

She glanced at Jack. "Did you have a special reason for picking out this book?"

"No," he said. "It's just gotten a lot of publicity. It's about a war veteran adjusting to civilian life. I thought that might interest Dad. I haven't read it myself."

"Oh, I thought maybe . . . well, it doesn't matter. I'm so happy to see both of you. I've really missed you."

"I've got to be back in Madison next week," Gina said. "Assuming you're okay by then." She was spending her

summer as a file clerk and secretary at the UW Center for Cooperative Studies.

"I'll be sticking around here until school starts. Too late to find a job for the summer," Jack said. "Maybe Dad will have something I can do at the plant."

"What do you mean? Don't you still have your job in Alabama?"

"Oh, Jeez, Mom. I thought somebody would have told you by now." He felt his face burn. "I got fired."

"Fired?"

"Oh, it was a stupid thing. I've been kicking myself ever since." He explained the situation. Gina regarded him with slightly raised eyebrows and a smile that told him she thought he'd been born in a barn but that she forgave him. At that moment, she reminded him of Alicia.

"Oh, darling, don't feel bad," his mother said, reaching out her hand. He took it in his, feeling the warmth. "We all do stupid things. It's how we learn."

"Well, I've learned the oldest cliché, in the books — don't bite the hand that feeds you."

At that moment, his grandfather, Hank Schmidt, entered the room with Martha. There were greetings and hugs all around. "Gracious, you've come all the way from Alabama," Martha said, squeezing Jack to her now capacious bosom. With a sigh, Jack realized his grandparents didn't know the story of his firing either.

"You come over Sunday for dinner," Martha commanded. "Tell us all about Alabama and about how the Parkers are doing."

"I'll do that."

Jack and Gina left to give their grandparents some time alone with Nancy. They stepped out into the evening, with the sun still hanging in the west. Gina slipped her arm through his. "It's good to have you back," she said, leaning her head against his shoulder.

"I wish Dad had let people know what happened in Montgomery," Jack said morosely. "I feel like a broken record."

"Well, maybe cracked a little bit," Gina laughed. "Don't let it worry you. Everyone goofs up now and then."

"Yeh, well. . ." His voice trailed off and he yawned.

"You look bushed. Let's head home."

It really was good to be home, Jack thought. Here in Brighton Falls. A town of maples, pines, poplars, and the

ever-present river hastening toward the Mississippi. The place where he grew up. He knew he would be leaving it again, but he would always return if only to visit. The world still beckoned to him, but right now, the thought of a snack and bed beckoned him even more.

64 Endings and Beginnings

Two weeks later, Gina was back in Madison and Nancy was out of the hospital. Jack stood with his mother as members of the credit union board took their turns with the gold-painted shovel at the groundbreaking for the new building.

Old Rudolph Meier was there to take his turn at the shovel, along with Lillian, and of course, the elder Hauser, Gerhardt, whose bank had made the construction loan.

Board President Henry Franklin joined Nancy. He looked almost genial. "This is a new day," he said. "This building will put us right up there with the other financial institutions — modern, efficient, respected in the community."

Nancy had thought the credit union was already respected, but did not argue with him. "I'm really pleased with the drive-up window," she said. "That's going to be so convenient for our members. I just wish we had the legal authority to do more. Like offering checking. And longer mortgages."

"That may come," Henry said. "Who knows? Someday credit unions may be offering loans for people to vacation on the moon."

Nancy glanced at him. "I'd be happy just to go to the Dells."

Henry chuckled. "I've never been there myself. My wife and I prefer going to our little cabin on the lake. They say the Dells folks have these war-surplus amphibious landing craft that take people up and down the river. That must be something to see."

As a matter of fact, Nancy had been thinking about a vacation ever since finishing *The Man in a Gray Flannel Suit* during her stay in the hospital. The hero, Tom Rath, having decided that time with his family came before success in the broadcasting industry, had taken his wife on a vacation. Nancy's husband Gerry had been un-

usually attentive and tender during her illness. Was he making a similar decision to put his family first, ahead of his work at the plant? If so, wouldn't a vacation be appropriate for them as well? A chance to recover something of the freshness of their marriage before the kids, before the war, before the big house and the four cars and the television? She decided to broach the subject with her husband that evening.

"Hold on, folks! The mighty duck is going in!"

The ten passengers under the canvas top tensed as the landing craft drove from the shore into the Wisconsin River. Once afloat, its propeller moved it ahead at a sedate 10 miles per hour.

The elderly lady seated in front of Nancy and Gerry Hauser clung to her husband's arm. "Martin, you know I can't swim. Why I agreed to this I'll never know."

Nancy glanced over at Gerry with a smile, and caught his frozen expression. He gripped his knees with white knuckles. She patted his hand. "You all right?"

He nodded, but his pale face belied the gesture.

Gerry suddenly leaned forward to speak to the elderly woman. "It's all right, ma'am. I was in two of these during the war. It's a very stable craft."

"Thank you," she said in a small voice and seemed to relax a bit. Her husband reached back to shake Gerry's hand. "Thanks," he said.

"The mighty duck," intoned the driver, "a truck inside a boat hull, wheels AND a propeller. Called the DUKW by the military, but the GIs call `em ducks. Nothing better for touring the beautiful and famous Wisconsin Dells."

The duck headed upstream from the town of Wisconsin Dells into the narrow gorge cut by the river through brownish sandstone. Pines and poplars leaned over the rock walls to half shut out the blue sky. "This is beautiful," Nancy said.

Gerry still seemed nervous, but he smiled as she took his hand and interlaced her fingers with his.

"You never told me about being in one of these. I'm sorry I kind of pushed you into this."

"That's all right," he said.

"I'd be really interested to know more about it," she ventured.

He sighed and shook his head. "Let's just enjoy the ride, okay?"

The boat chugged in and out of narrow passageways through the gorge, rocking as they passed the wakes of other boats. Swallows darted in and out of mud nests plastered on overhanging ledges.

Later that evening, as they lay nearly nude on the bed in their cabin, bathing in the breeze from the table fan, she opened the subject again. "When you were overseas, I always hoped you were safe behind the lines. Until I got the telegram saying you were missing."

"Mm."

"In the book, *The Man in a Gray Flannel Suit*, the hero has some terrible experiences that he never talks about. I know you did, too. And you've never said anything either. I don't mind that — well, I mind because I feel shut out, but I can understand. But there must have been parts that weren't so bad — good things, even — like the things you mentioned in your letters — and you never talk about those either."

"Mm."

She rolled onto her side and reached out and stroked his chest. "I think it might make things easier for you — for us, if you could talk about at least some of the things that happened."

He sighed, reached up and clasped her hand. "The trouble is," he said, and lapsed back into silence.

"Yes?"

"The trouble is — it's all one thing. If I talk about a small thing — the bigger things start coming up. And I can't handle that. I only talked to that woman on the duck because she was frightened. I could see that."

"It was kind of you."

He shook his head almost angrily. "I'm not much of a man. Other guys had it much worse, and they laugh and boast about the war . . . or just take it in stride. I don't know what's wrong with me — I've got no guts."

"I think you're very brave," she whispered. "You volunteered when you didn't have to, you spent years away from your family never complaining, and you came home and picked up your responsibilities. And you still don't complain."

He laughed quietly. "Why should I complain? I'm alive. The man next to me — " He broke off. He seemed to struggle with himself, and then an enormous wrenching sob twisted his body. He rolled into her arms, clung to her. The sob was followed by another and another. "Oh, Jesus, oh, Jesus."

"It will be all right," she said quietly, stroking his hair.

"You don't understand. I'm a cowardly bastard."

"I don't believe that."

He pulled away from her. "I was unfaithful to you."

She stiffened. She tried to keep her voice calm. "How?"

"After the prison camps. When I was recuperating in France. I met this girl . . . she had lost everything. I needed someone."

Nancy sighed. "I wondered about that. In the book, the hero has an affair with an Italian girl. I guess that's something that happens in war. She got pregnant."

"Well," Gerry said, "at least I didn't do that — as far as I know."

Nancy sat up and took his hand in hers. "I was almost unfaithful to you."

Gerry looked up. "Almost?"

"I was strongly tempted. And I would have if things had been a little different. So you see, we're both cowardly bastards."

He sighed deeply and closed his eyes. "No, you at least resisted. I didn't."

"No, I deserve the prize. I was safe here, and I still almost fell."

"Jesus, we're a pair, aren't we?"

She leaned down and kissed him gently on the forehead, then his mouth. He lay quietly as she ran her hand over his face, ears, through his hair. Then her hand moved downward, and he rolled toward her.

Gina cut into her triangle of pizza as she and her brother sat in a booth at Paisan's Restaurant on University Avenue in Madison. Outside, the October day was gorgeous, with a blue sky, a few puffy clouds, and a campus shrouded in yellow and reds. Inside the restaurant, it was dim, with the sounds of clinking silverware and conversation. The jukebox was playing Moonglow.

"Mom said the new building's been open for weeks, but they're having their grand opening this Thursday, on International Credit Union Day," Gina said.

Jack was trying to navigate a meatball sandwich made with two slabs of crusty Italian bread. Talking with his mouth full, he asked, "Are you going up?"

Gina shook her head. "I'd like to, but my schedule is loaded this semester. Could you go? It would be nice if one of us is there."

He took a sip of Budweiser to wash down his food. "No. Between school and the job with UPI, I can't make it either. I'm not dating, I'm not playing basketball, and not much poker, it's all just grinding away."

"It was lucky you got that job with United Press. I mean . . ."

Jack grinned. "You mean after getting canned at the Chronicle?"

"Yeh, well."

"I guess I was lucky. Professor Reed heard the bureau needed a part-timer, and he recommended me. So far, it's working out."

"What do you want to do — beyond school. Just work on a newspaper?"

"You make it sound like peonage. Well, more than 'just work on a newspaper.' I want to work on a great newspaper — like the New York Times, for example, or the Christian Science Monitor. Eventually, I'd like to be a foreign correspondent. That's why I've taken so much German and French."

He looked at her. "How about you?"

"Actually," she said, "I'd like to go overseas, too, eventually. There's a lot of cooperative work going on in the poor countries of the world — credit union work, farm co-ops, marketing co-ops. I'd like to help out."

"Maybe we'll run into each other."

She smiled. "That would be great. But it's not going to happen right away. I think I want to get my Master's at least, maybe a doctorate. You know it's hard for a woman to command any attention. Maybe if I've got a Ph.D. after my name, people will listen to what I have to say."

"How about an 'M.r.s.' degree?"

"I don't want to rule it out — but honestly, Gerry, can you see me in a nice suburban house with three kids clinging to my apron, and a can-opener in my hand?"

He shook his head. "How about this guy John you mentioned in your last letter?"

"He's all right — but settling down with him? I don't know."

They focussed on their food for a few minutes. Then, filled, Gina sat back and asked her brother, "How about you?"

"How about me what?"

"Are you going with anybody?"

"No. Like I said, I've got no time for dating."

"Nobody on the horizon?"

"No. I might as well be a priest."

"I find that hard to visualize."

He laughed. "You're the religious one."

"And yet, Mom told me when you were at home this summer, you attended mass nearly every Sunday."

He took a sip from his bottle of Bud. "Yeh, I guess Montgomery gave me a different outlook."

"How is that?"

"I'm still a skeptic, Gina. I don't have your sturdy faith — either in God or the Church. But seeing what religion meant to Grandma Doobie's relatives in Montgomery — how it kept them going until they brought down the bus segregation system — that's given me a new respect for what faith can do. I can't dismiss it completely."

She reached out to touch his forearm. "I hope you find something you can count on."

He grinned. "I've got you, Sis. I know I can count on you."

"I still find it hard to think of you without anyone, Gerry. Did you meet anybody you liked in Montgomery?"

"Several."

"Anybody special?"

He considered. "Well, two of them were really nice to me, and I think of them very fondly."

"How about that Negro girl you mentioned once or twice."

"Alicia. She was kind of young for me."

"But she liked you. And you liked her."

"I'm not sure how much she liked me. She was curious about me — like someone trying out some exotic dish."

Gina smiled, and stopped probing. She had to leave for a class, and they stood and hugged each other. After she left the restaurant, Gerry sat back down and took out his wallet and extracted a folded sheet of paper.

It was Alicia's typewritten poem, with a scrawled note at the top saying, "Here it is. Hope you like it. Good luck. Alicia."

Glory

*There is glory in the skies, stars scattered,
Moon rising over the dark trees.
There is glory in the mountains, great cliffs,
Glaciers, and the tiny flowers.*

*There is glory in the ocean, the thundering waves,
The multi-colored coral reef, brilliant fish.*

*There is glory in walking people,
Feet aching, heads down, hands cold,
Hearts praying.*

*And all those glories gather, gather,
Like rising birds, like searchlights
Intertwining, into one glory,
The glory of the Lord.*

He had responded with a brief note thanking her, but she had not written back. He wondered if his life was going to be like this — a series of encounters to be remembered with wistful fondness. As in the Tennyson poem he had read in his high school English class, to be ever climbing up the climbing wave.

He finished his coffee, paid the check, and left to drive to the Madison Newspapers building where the UPI bureau office was located.

Where would he and Gina be in ten years? he wondered.

65 Another Grand Opening

"Good morning, loyal WBX listeners, it's 9:05 a.m. — time for Community Corner, sponsored by Potters Drug Store in Brighton Falls, where your prescriptions are filled with professional care and concern. I have here with me in the studio Mrs. Nancy Hauser, manager of Brighton Falls Community Credit Union. Welcome, Nancy."

"Thank you, Gary. It's really nice to be here."

"You've brought us a beautiful cake. Our engineer's salivating over there. The cake says, 'Happy International Credit Union Day.' What's that all about?"

"International Credit Union Day celebrates the financial cooperatives of the world. We're found in dozens of nations around the globe, where credit unions are improving the lives of some of the world's poorest people."

"How are they doing that?"

"Well, Gary, you know a credit union is a non-profit organization owned and governed by its members. The members pool their savings to make loans to one another at a low cost, helping them to live better in many ways. They help parents pay school fees, start small businesses, build a home, plant better crops."

"I notice some cute little decorations on the cake, like this toy automobile. What do those mean?"

"They represent some of the ways we help our members. We make auto loans, for example. The little house represents our loans for house repairs. The piggy represents our savings accounts, where members can earn good rates of interest."

"I understand this is a special day for your credit union."

"Yes, it is, Gary. We're holding the grand opening of our new building at 1305 Western Drive today, with refreshments and prizes and an exhibition of children's art. I should say we're sharing the building with Meier's Fine Clothing and Jewelry, which is also holding their grand opening at the new location."

"Good luck, Nancy. And thanks for the cake. I can hardly wait to taste it. Tune in tomorrow to Community Corner to learn about the Citizens Against Rock 'n' Roll, CARR, and their campaign to clean up the nation's airwaves. Is it time for Elvis to stop shaking that pelvis?"

The late afternoon sun shining through the glass walls of the new building turned it into a great jewel. "It looks lovely," Nancy's assistant manager and loan officer, Stella, said as they clustered outside, a little reluctant to go home after a day of celebrating the grand opening.

"Yes, it does, doesn't it?" responded Harriet Steiger of the farm co-op credit union, who had dropped by late in the day. Lillian Thomas and Rudolph Meier nodded agreement.

"I want to thank you guys for helping make this successful," Nancy said, embracing Stella and the two tellers, Betty and Rona. "Those cookies you made were super." She moved on to Lillian and Meier, hugging them warmly. "And you two, I don't know what we would have done without you."

Henry Franklin did not escape her embrace. "Henry, you were the driving force. Thank you."

Nancy took one last look at the new building, and unexpectedly tears welled up in her eyes. "When I organized the credit union, I never imagined . . ." She fumbled in her purse for a hankie. Harriet put an arm around her. "I don't think any of us could have imagined it."

Nancy thought of her unsuccessful attempt to organize a credit union at her school when she was a youngster, the frustration and disappointment when the credit union at her church had liquidated, and the encouragement she had received to start a community credit union. What was the expression, third time lucky?

Perhaps it was the warmth of the autumn sun, perhaps it was knowing that her husband had promised to be home early tonight to help celebrate, but Nancy felt surrounded by love. Not only these precious people around her, not only her father and Martha, not only her two children, but all those across the country and the world working to make the earth a better place, to prove, as Roy Bergengren had put it, "the brotherhood of man."

"Time to go, I guess," she said, putting the hankie away. "We still have to work tomorrow."

The End

Author Afterword

Readers may wonder what portions of the novel are based on fact. I have tried to make the credit union history and general history of the time as accurate as possible, but this is above all, a work of fiction. There is no Brighton Falls, Wisconsin.. The major characters of the novel, including the staff of the fictional Morning Chronicle in Montgomery, Alabama, are creations of the author and any resemblance to people living or dead is purely coincidental.

Some of the incidental characters who appear in the Wisconsin portions of the novel, such as Tom Doig, Charles Hyland, and Roy Bergengren, are based on actual people who were active in the credit union movement of their day, but the scenes in which they appear are creations of the writer's imagination.

Likewise, in the Montgomery, Alabama, scenes, the portrayals of Martin Luther King, Jo Ann Robinson, and Mayor W. A. Gayle are based on actual players in the Montgomery bus boycott, but the scenes in which they appear are fictional. King and his associates did apply for a federal credit union charter. Their application was not approved, on the ground that the Montgomery Improvement Association was not a suitable field of membership. The federal requirements for fields of membership were considerably tighter than those of today.

I owe a great debt of gratitude to the staff and facilities of the Information Resource Center of the Credit Union National Association, an invaluable source for anyone interested in Wisconsin or national credit union history. I also owe a great deal to those colleagues who reviewed the manuscript and made important suggestions: Donna Mackey, Dick Radtke, Plumer Lovelace, Bridget Birdsall, Kerri Smith, Diana Crear, Tom Knabel, and my wife, my sagacious reader and proofreader. However, I am solely responsible for any errors of fact or interpretation.

I invite reader comments on this narrative. You can reach me by mail at my home at 2241 South Syene Road, Fitchburg, Wisconsin 53711.

About the Author

Paul Thompson is a long-time student of credit unions and their history. As he was growing up, his family moved about the eastern United States, including some years in the segregated South. He attended the University of Wisconsin on a Ford Foundation scholarship, obtaining a bachelor's degree in English. He began his writing career as a cub reporter in Alabama, where he joined his first credit union, then eventually moved on to become editor of current events publications for young people.

Paul spent 10 years in partnership with his wife, Evelyn, writing and editing for trade associations in Wisconsin. He then spent 11 years as a speechwriter for the leadership of the Credit Union National Association (CUNA) in Madison, Wisconsin. He is a Credit Union Development Educator. He is currently working on a book detailing some of the major events and trends that have shaped the modern credit union movement.

He and his wife are regular contributors to Mind's Eye Radio, a monthly program of original writing and music heard on more than two dozen community radio stations in the U.S. and overseas.

